		Cycle Date:	December-2013
		Run Date: Interval:	03/04/2014 Annual
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	Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included:	: Federally Insured State Credit Unio	n (FISCU) *

Count of CU :	118
Asset Range :	N/A
Peer Group Number :	N/A
Count of CU in Peer Group :	N/A

Charter-Region-SE-District: N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Sum	mary Financial In	formatio	า					
Return to cover		For Charter :							
03/04/2014		Count of CU :	118						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Incluc	led: Fede	rally Insured State Cr	edit
	Count of C	U in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	740,097,689	696,453,942		759,720,918		912,083,387		767,363,278	
TOTAL INVESTMENTS	2,261,547,815	2,579,439,079		2,953,609,538		3,035,406,833		2,941,718,706	
Loans Held for Sale	13,802,003	17,111,730	24.0	15,903,467	-7.1	79,889,334	402.3	22,100,786	-72.3
Real Estate Loans	2,809,749,337	2,889,151,822	2.8	2,873,794,373	-0.5	2,877,959,453	0.1	3,051,405,709	6.0
Unsecured Loans	564,527,593	579,186,014		617,977,964	6.7	651,200,953		699,347,835	
Other Loans	2,702,986,112	2,575,615,405		2,640,814,336		2,807,810,391		3,062,559,138	
TOTAL LOANS	6,077,263,042	6,043,953,241				6,336,970,797		6,813,312,682	
(Allowance for Loan & Lease Losses)	(67,328,068)	(69,931,387)	3.9		-3.4	(79,203,059)		(69,706,612)	
Land And Building	224,794,382	228,541,194		235,364,603		245,172,923		260,360,504	
Other Fixed Assets	39,797,072	35,261,445		34,690,855	-1.6	34,587,634		39,457,172	
NCUSIF Deposit	74,545,733	79,704,815			4.5	89,334,962		93,392,057	
All Other Assets	147.706.782	146,676,104		169,039,177	15.2	203,836,912		223,168,313	
TOTAL ASSETS	9,512,226,450	9,757,210,163		10,316,701,483	5.7	10,858,079,723		11,091,166,886	
LIABILITIES & CAPITAL:	.,.,.,.,	- , - , - ,		-,, - ,				,,	
Dividends Payable	14,487,932	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4	12,406,580	-10.3
Notes & Interest Payable	524,378,218	301,012,245		307,428,402	2.1	249,528,237		185,952,768	
Accounts Payable & Other Liabilities	71,852,766	78,654,425		112,575,480	43.1	124,929,620		103,583,248	
Uninsured Secondary Capital and	/ /	-,, -		,,		,,		, ,	
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	610,718,916	392,058,925	-35.8	430,218,268	9.7	388,291,168	-9.7	301,942,596	-22.2
Share Drafts	1,164,011,517	1,226,435,529	5.4	1,370,189,155	11.7	1,470,819,402	7.3	1,549,630,767	5.4
Regular shares	2,008,641,521	2,171,932,429	8.1	2,395,286,330	10.3	2,664,584,488	11.2	2,899,061,695	8.8
All Other Shares & Deposits	4,771,031,554	4,972,649,959	4.2	5,061,635,574	1.8	5,220,689,075	3.1	5,206,253,971	
TOTAL SHARES & DEPOSITS	7,943,684,592	8,371,017,917	5.4	8,827,111,059	5.4	9,356,092,965	6.0	9,654,946,433	
Regular Reserve	241,975,751	244,488,168		228,081,021	-6.7	210,138,422	-7.9	213,726,851	
Other Reserves	267,064,323	274,433,427		206,927,452	-24.6	220,530,951		191,814,389	
Undivided Earnings	448,782,868	475,211,726		624,363,683	31.4	683,026,217		728,736,617	
TOTAL EQUITY	957,822,942	994,133,321	3.8			1,113,695,590		1,134,277,857	
TOTAL LIABILITIES, SHARES, & EQUITY	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,091,166,886	2.1
INCOME & EXPENSE									
Loan Income*	391,307,810	376,309,592		355,820,443	-5.4	343,486,044		333,662,896	
Investment Income*	59,379,058	58,229,825		54,773,244	-5.9	49,187,521		44,803,870	
Other Income*	167,126,892	182,756,981	9.4	194,857,197	6.6	230,992,900		229,934,212	
Total Employee Compensation & Benefits* Temporary Corporate CU Stabilization	168,796,591	177,899,669	5.4	186,474,156	4.8	206,369,608	10.7	215,385,824	4.4
	44 500 004	00 000 005	40.0	00 700 700	0.5	0 500 400	50.0	7.044.000	10.0
Expense & NCUSIF Premiums ^{*/2}	41,593,631	20,830,835		20,730,768		8,526,463		7,341,380	
Total Other Operating Expenses*	178,110,073	185,636,132		191,416,352	3.1	208,655,942		220,843,225	
Non-operating Income & (Expense)* NCUSIF Stabilization Income*	-11,440,130	-1,993,406		-905,398	54.6 N/A	541,601		4,107,353	
	41,778,993			0		0		0	-
Provision for Loan/Lease Losses*	79,654,042	65,614,915		, ,		58,571,435		47,356,648	
Cost of Funds* NET INCOME (LOSS) EXCLUDING STABILIZATION	155,755,048	124,496,922	-20.1	99,014,369	-20.5	82,571,161	-16.6	66,071,381	-20.0
EXPENSE & NCUSIF PREMIUM */1	65,836,869	61,655,354	-6.4	76,943,644	24.8	68,039,920	-11.6	62,851,253	-7.6
Net Income (Loss)*	24,243,238	40,824,519							
TOTAL CU's	130	126	1	124					
* Income/Expense items are year-to-date while the related %change		120	0.1	121		110		110	0.0
# Means the number is too large to display in the cell							1		1
¹ Prior to September 2010, this account was named Net Income (Los	ss) Before NCUSIE Stabilization	Expense From Dece	mber 2010	forward NCUSIE Stabili	ration Inco	me if any is excluded	1		†
² Prior to September 2010, this account was named NCUSIF Stabiliz									1
and NCUSIF Premiums.	·								
³ December 2011 and forward includes "Subordinated Debt Included	d in Net Worth."							1. Summary	Financial

Return to cover		Ratio A For Charter :	nalysis						
03/04/2014		For Charter : Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A			Region: Natio	n * Peer Grou	p: All * State :	= 'MO' * Type I	ncluded: Fede	erally Insured	State Credit
c	Count of CU in	Peer Group :	N/A		Dec-2012			Dec-2013	
CAPITAL ADEQUACY	Dec-2009	Dec-2010	Dec-2011	Dec-2012	PEER Avg	Percentile**	Dec-2013	PEER Avg	Percentile**
Net Worth/Total Assets	10.08	10.23	10.23	10.22	N/A	N/A	10.50	N/A	N/A
Net Worth/Total AssetsIncluding Optional									
Total Assets Election (if used) Total Delinguent Loans / Net Worth ³	10.09	10.25 7.95	10.24 7.35	<u>10.24</u> 6.55	N/A	N/A	10.52 6.08	N/A	N/A N/A
Solvency Evaluation (Estimated)	112.06	111.88	112.00	111.90	N/A	N/A	111.75	N/A	N/A
Classified Assets (Estimated) / Net Worth	7.02	7.00	6.40	7.13	N/A	N/A	5.98	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans 3	1.40	1.31	1.27	1.15	N/A	N/A	1.04	N/A	N/A
* Net Charge-Offs / Average Loans Fair (Market) HTM Invest Value/Book Value HTM Invest.	1.08 86.70	1.04 101.35	0.89	0.78 100.89	N/A N/A	N/A N/A	0.90	N/A N/A	N/A N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.73	0.38	1.26	1.31	N/A	N/A	-1.00	N/A	N/A
Delinquent Loans / Assets ³	0.90	0.81	0.75	0.67	N/A	N/A	0.64	N/A	N/A
EARNINGS									
* Return On Average Assets * Return On Average Assets Excluding Stabilization	0.27	0.42	0.56	0.56	N/A	N/A	0.51	N/A	N/A
Income/Expense & NCUSIF Premium ²	0.27	0.64	0.77	0.64	N/A	N/A	0.57	N/A	N/A
* Gross Income/Average Assets	6.85	6.41	6.03	5.89	N/A	N/A	5.54	N/A	N/A
* Yield on Average Loans	6.50	6.21	5.84	5.51	N/A	N/A	5.07	N/A	N/A
* Yield on Average Investments	2.38	1.91	1.61	1.32	N/A	N/A	1.21	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.85	1.90	1.94	2.18	N/A	N/A	2.10	N/A	N/A
* Cost of Funds / Avg. Assets * Net Margin / Avg. Assets	1.73 5.12	1.29 5.11	0.99 5.05	0.78	N/A	N/A N/A	0.60	N/A N/A	N/A N/A
* Operating Exp./ Avg. Assets	4.31	3.99	3.97	4.00	N/A	N/A N/A	4.94	N/A N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.88	0.68	0.51	0.55	N/A	N/A	0.43	N/A	N/A
* Net Interest Margin/Avg. Assets	3.27	3.22	3.10	2.93	N/A	N/A	2.85	N/A	N/A
Operating Exp./Gross Income	62.88	62.27	65.84	67.91	N/A	N/A	72.91	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	3.16	3.11	3.04	2.91	N/A	N/A	3.14	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.10	2.86	2.85	2.91	N/A	N/A	3.00	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	30.31	31.94	31.80	30.49	N/A	N/A	35.00	N/A	N/A
Reg. Shares / Total Shares & Borrowings	23.72	25.05	26.22	27.74	N/A	N/A	29.46	N/A	N/A
Total Loans / Total Shares Total Loans / Total Assets	76.50 63.89	72.20 61.94	69.47 59.44	67.73 58.36	N/A	N/A N/A	70.57 61.43	N/A N/A	N/A N/A
Cash + Short-Term Investments / Assets	15.51	14.19	14.14	15.39	N/A	N/A	12.08	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.22	94.02	93.77	94.42	N/A	N/A	94.60	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	37.47	39.19	41.22	43.05	N/A	N/A	45.21	N/A	N/A
Borrowings / Total Shares & Net Worth	5.89	3.21	3.11	2.38	N/A	N/A	1.72	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth PRODUCTIVITY	209.91	222.11	213.04	209.55	N/A	N/A	222.20	N/A	N/A
Members / Potential Members	4.80	4.44	4.39	4.48	N/A	N/A	4.28	N/A	N/A
Borrowers / Members	47.54	46.16	46.57	45.78	N/A	N/A	46.90	N/A	N/A
Members / Full-Time Employees	383.16	374.98	373.65	368.20	N/A	N/A	368.31	N/A	N/A
Avg. Shares Per Member	\$6,434	\$6,802	\$7,058	\$7,263	N/A	N/A	\$7,313	N/A	N/A
Avg. Loan Balance * Salary And Benefits / Full-Time Empl.	\$10,353 \$52,381	\$10,640 \$54,205	\$10,530 \$55,714	\$10,746 \$58,988	N/A N/A	N/A N/A	\$11,004 \$60,088	N/A N/A	N/A N/A
OTHER RATIOS	φ02,301	\$54,205	\$55,714	400,900	N/A	IN/A	\$00,088	IN/A	IN/P
* Net Worth Growth	2.59	4.14	5.74	5.19	N/A	N/A	4.95	N/A	N/A
* Market (Share) Growth	11.02	5.38	5.45	5.99	N/A	N/A	3.19	N/A	N/A
* Loan Growth	1.92	-0.55	1.47	3.33	N/A	N/A	7.52	N/A	N/A
* Asset Growth	11.57	2.58	5.73	5.25	N/A	N/A	2.15	N/A	N/A
* Investment Growth * Membership Growth	40.59 2.33	9.24		6.30 3.00	N/A	N/A N/A	-6.45 2.49	N/A N/A	N/A N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decem			1.02	0.00	N/A	in/A	2.43	N/A	IN/F
**Percentile Rankings and Peer Average Ratios are produced once a quarter	after the data col	lection is comple				l.			
Subsequent corrections to data after this date are not reflected in the Percen		-							
Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The p	ercentile ranking	assigned to the	credit union is a r	measure of the r	elative standing	of that ratio in			
the entire range of ratios. A high or low ranking does not imply good or bad pe conclusions as to the importance of the percentile rank to the credit union's fin			wed in relation to	uner available	Jaia, users may	uraw			
 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a Prior to September 2010, this ratio was named Return on Assets Prior to NC From December 2010 forward, NCUSIF Premium Expense is also excluded 	USIF Stabilizatio								
³ The NCUA Board approved a regulatory/policy change in May 2012 revising This policy change may result in a decline in delinquent loans reported as of	the delinquency	reporting require	ments for trouble	d debt restructur	ed (TDR) loans.				2. Ratios

		Supplemental	Ratio Analysi	s	
Return to cover		For Charter :			
03/04/2014		Count of CU :			
CU Name: N/A		Asset Range :			
Peer Group: N/A			Region: Natio	on * Peer Grou	p: All * State
	Count of CU in	Peer Group :	N/A		
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	Dec-2013
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	2.06	1.53	1.19	0.94	0.97
STS Loans DQ >= 60 Days / Total STS Loans	N/A	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally	N/A	N/A	6.75	4.21	5.58
Guaranteed Student Loans	N1/A	N/A	N/A	N/A	0.72
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A N/A	N/A N/A	N/A N/A	N/A N/A	0.72
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A N/A	N/A	N/A	0.83
Leases Receivable Delinguent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	N/A	N/A	3.02
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not					
Secured by RE	N/A	N/A	N/A	6.92	8.07
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.41	1.24	1.13	1.43	1.31
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.54	0.48	1.49	0.84	1.52
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	3.67	3.30	5.01	6.23	5.13
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	1.92	2.18	3.84	3.60	2.59
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not	N/A	N/A	N/A	35.53	29.51
Secured by RE Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	N/A N/A	35.53 N/A	0.00
Allowance for Loan & Lease Losses to Delinguent Loans	79.05	88.09	87.00	108.79	98.43
REAL ESTATE LOAN DELINQUENCY 1	13.03	00.00	07.00	100.73	30.43
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinguent >= 60 Days / Total 1st Mtg					
Fixed and Hybrid/Balloon > 5 years	1.60	1.87	1.87	1.18	1.29
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total					
1st Mto Adiustable Rate and Hvbrid/Balloon < 5 vears	1.14	1.28	0.89	0.93	0.90
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE	1.04	1.36	1 5 2	0.99	1.90
Fixed/Hvbrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.64	0.59	1.53 0.54	0.99	1.89 0.34
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.04	0.59	0.54	0.50	0.34
Only and Pmt Opt First & Other RE Loans	1.60	3.74	3.67	0.93	0.15
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	N/A	8.03	18.77
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns					
also Reported as Business Loans	N/A	N/A	N/A	56.65	8.20
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.16	3.22	3.19	2.57	2.91
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.25	1.44	1.36	0.98	1.08
MISCELLANEOUS LOAN LOSS RATIOS	22.22	25.55	27.92	24.24	15.60
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33 4.70	25.55 4.23	27.82 3.15	24.24 2.41	15.60 2.24
 * Net Charge Offs - Credit Cards / Avg Credit Card Loans * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed 		4.23 N/A	N/A	6.06	3.57
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	N/A	0.62
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.33	0.41	0.46	0.41	0.62
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.10	0.22	0.27	0.28	0.67
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80	0.80	0.89	0.70	0.49
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest					
Only and Payment Option First & Other RE Loans	N/A	0.24	1.24	0.47	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.10	1.24	1.16	0.92	1.02
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.32	1.15	0.97	1.13	1.10
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.97	1.20	0.65	0.83	5.19
SPECIALIZED LENDING RATIOS	10.33	17.22	17.04	16.06	18.05
Indirect Loans Outstanding / Total Loans	19.32 1.87	2.44	17.04 2.86	16.96 2.73	2.61
Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD	2.28	2.44	3.13	1.65	2.01
* Participation Loans Sold YTD / Total Assets	0.08	0.10	0.08	0.05	0.14
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	1.87	2.55	2.84	2.88	2.77
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.00	0.96	0.01	0.02	0.07
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed					
Student Loans	N/A	N/A	N/A	N/A	41.86
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	18.16	17.50	16.32	15.90	16.73
Total Fixed Rate Real Estate / Total Loans	28.43	28.26	27.45	27.24	
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	40.14	38.67	32.78	43.86	34.62
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD Interest Only & Payment Option First & Other RE / Total Assets	65.31 0.52	65.26 0.46	64.68 0.35	71.50 0.26	64.90 0.29
Interest Only & Payment Option First & Other RE / Total Assets	5.19	4.47	3.45	2.57	2.78
MISCELLANEOUS RATIOS	5.19	4.4/	3.45	2.01	2.70
Mortgage Servicing Rights / Net Worth	0.70	0.93	1.15	1.40	1.50
Unused Commitments / Cash & ST Investments	106.43	114.70	111.43	100.18	129.01
Complex Assets / Total Assets	16.25	19.24	21.43	20.42	20.03
Short Term Liabilities / Total Shares and Deposits plus Borrowings	48.73	46.30	43.80	42.73	41.06
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting	equirements for	roubled debt res	tructured (TDR)		
loans. This policy change may result in a decline in delinquent loans reported as of June 2012.				3. Suppl	emental Ratios

		Asse	ets						
Return to cover		For Charter :							
03/04/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Includ	ed: Feder	ally Insured State Cre	dit
	Count	of CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Ch
ASSETS	Dec-2003	Dec-2010	∕₀ cng	Dec-2011	78 City	Dec-2012	∕₀ ciig	Dec-2013	78 CH
CASH:									
Cash On Hand	91,152,393	96,373,059	5.7	104,400,753	8.3	111,162,421	6.5	120,169,411	8.
Cash On Deposit	638,156,448			618,754,495		756,137,036		618,858,840	
Cash Equivalents	10,788,848			36,565,670	-24.1	44,783,930		28,335,027	-36.
TOTAL CASH & EQUIVALENTS	740,097,689			759,720,918	9.1	912,083,387	20.1	767,363,278	
	.,,					,,.		- ,, -	
INVESTMENTS:									
Trading Securities	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	20,675,914	10.
Available for Sale Securities	975,820,283	1,511,528,636	54.9	1,867,174,678	23.5	1,877,993,381	0.6	1,856,747,651	-1.1
Held-to-Maturity Securities	219,355,164	133,816,095	-39.0	168,291,391	25.8	172,777,962	2.7	167,394,661	-3.
Deposits in Commercial Banks, S&Ls, Savings Banks	461,309,671	661,894,492	43.5	718,309,349	8.5	817,001,177	13.7	758,657,635	-7.′
Loans to, Deposits in, and Investments in Natural									
Person Credit Unions ²	25,119,954	30,681,890	22.1	33,527,887	9.3	31,823,384	-5.1	33,735,488	6.0
Total MCSD/Nonperpetual Contributed Capital and									
PIC/Perpetual Contributed Capital	26,097,256		-10.0	25,595,048	9.0	23,142,532	-9.6	22,396,603	
All Other Investments in Corporate Cus	428,834,821	134,436,302		49,427,789		18,016,872		2,447,730	
All Other Investments ²	108,876,163		-39.1	73,803,167	11.3	76,015,066	3.0	79,663,024	
TOTAL INVESTMENTS	2,261,547,815	2,579,439,079	14.1	2,953,609,538	14.5	3,035,406,833	2.8	2,941,718,706	-3.1
LOANS HELD FOR SALE	13,802,003	17,111,730	24.0	15,903,467	-7.1	79,889,334	402.3	22,100,786	-72.3
LOANS AND LEASES:									
Unsecured Credit Card Loans	367,333,861	366,985,704	-0.1	375,431,086	2.3	387,295,751	3.2	409.049.194	5.6
All Other Unsecured Loans/Lines of Credit	197,193,732			217,112,524	2.3	235,560,893	8.5	256,047,695	
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A			217,112,524	2.3 N/A	235,560,693		256,047,695	
Non-Federally Guaranteed Student Loans	N/A			25,434,354	IN/A	28,344,309		34,250,946	
Non-rederang Guaranteed Student Loans	858,881,063		-19.2	668,988,011	-3.6	680,001,291	11.4	825,402,633	20.0
Used Vehicle Loans	1,559,490,909			1,672,252,513	-5.0	1,808,416,888	8.1	1,918,711,887	6.1
1st Mortgage Real Estate Loans/Lines of Credit	1,878,207,787			2,020,710,803	0.7	2,059,628,189		2,218,502,276	
Other Real Estate Loans/Lines of Credit	931,541,550		-5.3	853,083,570	-3.3	818,331,264		832,903,433	
Leases Receivable	951,541,550		-5.5 N/A	033,003,370		010,331,204		032,903,433	
Total All Other Loans/Lines of Credit	284,614,140		7.2	299,573,812	-100.0	319,392,212		318,444,618	
TOTAL LOANS	6,077,263,042		-0.5	6,132,586,673	1.5	6,336,970,797	3.3	6,813,312,682	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(67,328,068)	(69,931,387)	-0.5	(67,528,089)	-3.4	(79,203,059)	17.3	(69,706,612)	
Foreclosed Real Estate	11,493,976		20.5	18,969,726	37.0	15,722,451	-17.1	19,183,926	
Repossesed Autos	2,488,369		4.2	2,174,558	-16.1	1,506,567	-30.7	1,018,530	
Foreclosed and Repossessed Other Assets	357,348		-3.6	2,174,338	-34.6	83,105		1,598,801	
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	14,339,693		17.0	21,369,628	27.3	17,312,123		21,801,257	25.9
Land and Building	224,794,382		17.0	235,364,603	3.0	245,172,923	4.2	260,360,504	20.3
Other Fixed Assets	39,797,072			34,690,855	-1.6	34,587,634	-0.3	39,457,172	
NCUA Share Insurance Capitalization Deposit	74,545,733		6.9	83,314,341	4.5	89,334,962	7.2	93,392,057	4.5
rees, enare mouranee explanzation Deposit	1,070,700	10,104,013	0.9	00,017,041	7.5	33,357,302	1.2	33,332,037	7.
Identifiable Intangible Assets	276,816	221,683	-19.9	34,515	-84.4	280,667	713.2	554,144	97.4
Goodwill	482,676	,		1.739.458	0.0	1,582,360		1,582,360	
TOTAL INTANGIBLE ASSETS	759,492					1,863,027		2,136,504	
Accrued Interest on Loans	22,828,638			21,233,562	-2.9	21,606,227		21,227,513	
Accrued Interest on Investments	9,737,518			9,303,411	8.2	8,759,364		6,972,274	
All Other Assets	100,041,441			115,358,603	18.4	154,296,171	33.8	171,030,765	
TOTAL OTHER ASSETS	132,607,597			145,895,576	14.0	184,661,762	26.6	199,230,552	
TOTAL ASSETS	9,512,226,450				5.7	10,858,079,723	5.2	11,091,166,886	
TOTAL CU's	130	126	-3.1	124	-1.6	118	-4.8	118	0.
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¹ OTHER RE OWNED PRIOR TO 2004									
LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	CUs INCLUDED IN ALL OTI	HER INVESTMENTS PRIC	R TO JUN	E 2006 FOR SHORT FOR	M FILERS				4. Asse

		iabilities, Shares 8	Equity						
Return to cover		For Charter :	N/A						
03/04/2014		Count of CU :	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclu	ded: Fed	erally Insured State	Credit
	Count of	CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Cha	Dec-2013	0/ Ch
LIABILITIES, SHARES AND EQUITY	Dec-2009	Dec-2010	∕₀ chg	Dec-2011	∕₀ cng	Dec-2012	∕₀ cng	Dec-2013	/0 CII
LIABILITIES:									-
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &									1
Draws Against Lines of Credit	524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8	185,952,768	-25.
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	C	N/.
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	C) N/
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0) N/
Accrued Dividends and Interest Payable	14,487,932	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4	12,406,580	-10.
Accounts Payable & Other Liabilities	71,852,766	78,654,425	9.5	112,575,480	43.1	124,929,620	11.0	103,583,248	-17.
TOTAL LIABILITIES	610,718,916	392,058,925	-35.8	430,218,268	9.7	388,291,168	-9.7	301,942,596	i -22.
			1			, ,	l	, ,	1
SHARES AND DEPOSITS			1						
Share Drafts	1,164,011,517	1,226,435,529	5.4	1,370,189,155	11.7	1,470,819,402	7.3	1,549,630,767	5.
Regular Shares	2.008.641.521	2,171,932,429	8.1	2,395,286,330	10.3	2,664,584,488	11.2	2,899,061,695	
Money Market Shares	1,646,236,947	1,869,137,975	13.5	, , ,	9.0	2,255,027,127	10.7	2,366,918,208	
Share Certificates	2,180,898,506	2,105,289,792	-3.5		-4.9	1,922,359,031	-4.0	1,811,180,048	
IRA/KEOGH Accounts	925.107.264	978,897,117	5.8		2.3	1,016,082,056	1.4	993,465,335	-
All Other Shares ¹	16,665,089	17,738,892	6.4		-1.5	24,180,561	38.4	27,591,787	
Non-Member Deposits	2,123,748	1,586,183	-25.3	, ,	21.3	3,040,300	58.0	7,098,593	
TOTAL SHARES AND DEPOSITS	7,943,684,592	8,371,017,917	-25.3		5.4	9,356,092,965	6.0		
TOTAL SHARES AND DEPOSITS	7,943,004,392	0,371,017,917	5.4	0,027,111,059	5.4	9,350,092,965	0.0	9,054,940,455	3.
EQUITY:									
Undivided Earnings	448,782,868	475,211,726	5.9	624,363,683	31.4	683,026,217	9.4	728,736,617	6.
Regular Reserves	241,975,751	244,488,168	1.0	228,081,021	-6.7	210,138,422	-7.9	213,726,851	1.
Appropriation For Non-Conforming Investments									
(SCU Only)	0	0	N/A	0	N/A	0	N/A	C) N/
Other Reserves	265,265,487	276,196,788	4.1	200,741,875	-27.3	217,309,394	8.3	222,883,049	2.
Equity Acquired in Merger	262,045	129,385	-50.6	129,385	0.0	240,651	86.0	240,651	0.
Miscellaneous Equity	1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,188,480	0.
Accumulated Unrealized G/L on AFS Securities	7,045,300	5,689,836		23,188,786	307.5	24,249,421	4.6	-18,772,826	6 -177.
Accumulated Unrealized Losses for OTTI	,,	-,,	-	-,,		, -,		-, ,	
(due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0) N/
Accumulated Unrealized G/L on Cash Flow Hedges	-1,180,329	0	100.0	0	N/A	0	N/A	12,239) N/
Other Comprehensive Income	-5,516,660	-8,771,062	-59.0	-18,321,074	-108.9	-22,456,995	-22.6	-13,737,204	38.
Net Income	0	0	N/A	0	N/A	0	N/A	0) N/
EQUITY TOTAL	957,822,942	994,133,321	3.8	1,059,372,156	6.6	1,113,695,590	5.1	1,134,277,857	' 1.
TOTAL SHARES & EQUITY	8,901,507,534	9,365,151,238	5.2	9,886,483,215	5.6	10,469,788,555	5.9	10,789,224,290) 3.
				, , ,					
TOTAL LIABILITIES, SHARES, & EQUITY	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,091,166,886	6 2.
NCUA INSURED SAVINGS ²									
Uninsured Shares	291,004,333	293,733,304	0.9	310,903,537	5.8	360,205,121	15.9	405,083,320) 12.
Uninsured Non-Member Deposits	409,233	441,682	7.9	1,256,808	184.6	1,001,168	-20.3	1,413,951	41.
Total Uninsured Shares & Deposits	291,413,566	294,174,986	0.9	312,160,345	6.1	361,206,289	15.7	406,497,271	12.
Insured Shares & Deposits	7,652,271,026	8,076,842,931	5.5	8,514,950,714	5.4	8,994,886,676	5.6	9,248,449,162	2 2
TOTAL NET WORTH	958,898,700	998,638,615		1,055,928,512	5.7	1,110,714,684	5.2		
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IR	A/KEOGHs, AND NONMEMBER	SHARES FOR SHOR	T FORM F	ILERS					1
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to					RWARDSI		O \$250.00	0	1
³ December 2011 and forward includes "Subordinated Debt Included in N							- +200,00		bShEqui

		Income Statem	ent						
Return to cover		For Charter :							
03/04/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A			•	Nation * Peer Group:	All * State =	'MO' * Type Inclue	ded: Fede	erally insured State C	redit
	Count of C	U in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Ch
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	392,209,287	377,141,426		356,407,867	-5.5	343,943,544	-3.5	334,193,336	
Less Interest Refund	(901,477)	(831,834)	-7.7	(587,424)		(457,500)		(530,440)	
Income from Investments	57,355,758	56,654,908	-1.2	54,366,380		48,109,492		42,868,497	
Income from Trading	2,023,300	1,574,917	-22.2	406,864		1,078,029		1,935,373	-
TOTAL INTEREST INCOME	450,686,868	434,539,417	-3.6	410,593,687	-5.5	392,673,565	-4.4	378,466,766	-3.
INTEREST EXPENSE:									
Dividends	103,072,062	83,343,628		63,420,650		53,151,094	-16.2	45,409,514	
Interest on Deposits	37,218,593	28,271,406		23,874,506		19,514,463		15,316,540	
Interest on Borrowed Money	15,464,393	12,881,888	-16.7	11,719,213		9,905,604	-15.5	5,345,327	
TOTAL INTEREST EXPENSE	155,755,048	124,496,922	-20.1	99,014,369		82,571,161	-16.6	66,071,381	
PROVISION FOR LOAN & LEASE LOSSES	79,654,042	65,614,915		50,696,965		58,571,435		47,356,648	-
NET INTEREST INCOME AFTER PLL	215,277,778	244,427,580	13.5	260,882,353	6.7	251,530,969	-3.6	265,038,737	5.
NON-INTEREST INCOME:									
Fee Income	104,210,787	108,767,095	4.4	112,712,712		120,018,813	6.5	113,805,798	
Other Operating Income	62,916,105	73,989,886	17.6	82,144,485	11.0	110,974,087	35.1	116,128,414	
Gain (Loss) on Investments	-9,791,527	-445,745	95.4	916,613	305.6	2,403,868	162.3	3,303,190	37.
Gain (Loss) on Disposition of Assets	-1,839,003	-2,985,902	-62.4	-3,180,927	-6.5	-1,834,344	42.3	-1,574,491	
Gain from Bargain Purchase (Merger)	0	0	N/A	0	-	0	N/A	0) N//
Other Non-Oper Income/(Expense)	190,400	1,438,241	655.4	1,358,916		-27,923		2,378,654	8,618.
NCUSIF Stabilization Income	41,778,993	0	-100.0	0		0	N/A	0) N//
TOTAL NON-INTEREST INCOME	197,465,755	180,763,575	-8.5	193,951,799	7.3	231,534,501	19.4	234,041,565	i 1.
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	168,796,591	177,899,669	5.4	186,474,156	4.8	206,369,608	10.7	215,385,824	4.
Travel, Conference Expense	2,683,893	2,830,792	5.5	3,317,233	17.2	3,702,074	11.6	3,954,311	
Office Occupancy	26,355,318	27,631,675	4.8	28,589,598	3.5	29,025,588	1.5	30,021,752	3.
Office Operation Expense	70,595,374	72,855,586	3.2	73,949,700	1.5	78,148,686	5.7	85,597,634	9.
Educational and Promotion	15,629,509	15,552,850	-0.5	16,003,092	2.9	16,175,334	1.1	15,602,280	-3.
Loan Servicing Expense	22,511,996	24,870,721	10.5	27,103,828	9.0	32,086,214	18.4	34,313,277	6.
Professional, Outside Service	22,703,224	23,119,771	1.8	25,158,548	8.8	28,000,571	11.3	29,715,191	6.
Member Insurance ¹	1,671,178	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	N/A	11,314,693		4,481,783	-60.4	1,716,621	-61.7	1,291,181	-24.
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	41,593,631	9,516,142	-77.1	16,248,985	70.8	6,809,842	-58.1	6,050,199	-11.
Member Insurance - Other	N/A	1,264,699		941,509	-25.6	788,597	-16.2	642,631	-18.
Operating Fees	1,665,757	1,447,502	-13.1	1,543,232	6.6	1,695,840	9.9	1,555,852	
Misc Operating Expense	14,293,824	16,062,536	12.4	14,809,612	-7.8	19,033,038	28.5	19,440,297	2.
TOTAL NON-INTEREST EXPENSE NET INCOME (LOSS) EXCLUDING STABILIZATION	388,500,295	384,366,636	-1.1	398,621,276	3.7	423,552,013	6.3	443,570,429	4.
EXPENSE AND NCUSIF PREMIUMS */4	65,836,869	61,655,354	-6.4	76,943,644	24.8	68,039,920	-11.6	62,851,253	-7.
NET INCOME (LOSS)	24,243,238	40,824,519	68.4	56,212,876		59,513,457	5.9	55,509,873	
RESERVE TRANSFERS:								• •	
Transfer to Regular Reserve	42,078,794	35,818,822	-14.9	17,103,569	-52.2	484,718	-97.2	215,936	-55.
* All Income/Expense amounts are year-to-date while the related % chang	ge ratios are annualized.					·			
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¹ From September 2009 to December 2010, this account includes NCUSI	F Premium Expense.			1					1
² For December 2010 forward, this account includes only NCUSIF Premiu									+
³ From March 2009 to June 2009, this account was named NCUSIF Stabi	1	ICUSIF Premium Expe	ense. For S	September 2009 and forw	ard,				1
this account only includes only the Temporary Corporate CU Stabilization	n Expense (see footnotes 1 & 2).								
⁴ Prior to September 2010, this account was named Net Income (Loss) Be	erore NCUSIF Stabilization Expense	e. From December 20	10 forward	, NCUSIF Stabilization Inc	corne, it any, is	excluded.			6. IncEx

		Delinquent Loan Inf	ormation	1					
Return to cover		For Charter :							
03/04/2014 CU Name: N/A		Count of CU : Asset Range :							-
Peer Group: N/A				Nation * Peer Grou	ip: All * S	State = 'MO' * Type I	ncluded:	Federally Insured	State
	Count of	CU in Peer Group :	N/A					-	1
	Dec-2009	Dec-2010	% Cha	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	200 2000	200 2010	,: eg	200 2011	/* e.i.g	200 2012	/* eg	200 2010	/* 01.g
30 to 59 Days Delinquent	129,489,288	121,888,564	-5.9	120,531,295	-1.1	126,067,238	4.6	140,783,521	11.7
60 to 179 Days Delinquent	65,391,016						-7.0	51,421,300	
180 to 359 Days Delinquent	15,799,858						-16.9	13,754,754	
> = 360 Days Delinquent	3,976,475						35.2	5,640,130	
Total Del Loans - All Types (> = 60 Days) % Delinguent Loans / Total Loans	85,167,349		-6.8 -6.3		-2.2		-6.2 -9.2	70,816,184	
DELINQUENT LOANS BY CATEGORY:	1.40	1.31	-0.3	1.27	-3.0	1.15	-9.2	1.04	-9.5
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	7,383,081	6,291,415	-14.8	5,260,800	-16.4	5,283,771	0.4	6,161,805	16.6
60 to 179 Days Delinquent	6,864,335	4,899,755		4,216,711	-13.9		-18.7	3,778,494	
180 to 359 Days Delinquent	674,756	665,101	-1.4	229,878			-6.4	177,559	
> = 360 Days Delinquent	39,845			19,036			-54.0	8,209	
Total Del Credit Card Lns (> = 60 Days)	7,578,936	5,611,053		4,465,625			-18.3	3,964,262	
%Credit Cards DQ >= 60 Days / Total Credit Card Loans Short-Term, Small Amount Loans (STS) FCU Only	2.06	1.53	-25.9	1.19	-22.2	0.94	-20.8	0.97	2.8
30 to 59 Days Delinquent	N/A	0		0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	N/A	0		0	N/A	0		0	
180 to 359 Days Delinquent	N/A	0		0		0		0	
> = 360 Days Delinquent	N/A	0		0	N/A	. 0	N/A	0	N/A
Total Del STS Lns (> = 60 Days)	N/A	0		0				0	
%STS Loans DQ >= 60 Days / Total STS Loans	N/A	0.00		0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	N/A N/A	N/A N/A		223,698		344,262	53.9	561,062	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	N/A N/A	N/A N/A		1,700,570 11,704		1,171,021 4,349	-31.1 -62.8	1,872,586 15,737	
> = 360 Days Delinquent	N/A	N/A		3,897		16,572	325.3	23,796	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	N/A	N/A		1,716,171		1,191,942	-30.5	1,912,119	
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total									
Non-Federally Guaranteed Student Loans	N/A	N/A		6.75		4.21	-37.7	5.58	32.8
New Vehicle Loans								04.470.000	
30 to 59 Days Delinquent 60 to 179 Days Delinquent	N/A N/A	N/A N/A		N/A N/A		N/A N/A		21,472,396 4,697,238	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		912,456	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		330,538	
Total Del New Vehicle Lns (> = 60 Days)	N/A	N/A		N/A		N/A		5,940,232	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A		N/A		N/A		0.72	
Used Vehicle Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		47,120,672	
60 to 179 Days Delinquent	N/A	N/A		N/A		N/A		13,329,587	
180 to 359 Days Delinquent > = 360 Days Delinquent	N/A N/A	N/A N/A		N/A N/A		N/A N/A		2,364,131 653,464	
Total Del Used Vehicle Lns (> = 60 Days)	N/A N/A	N/A		N/A N/A		N/A		16,347,182	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A		N/A		N/A		0.85	
·									<u> </u>
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans	N/A	N/A		N/A		N/A		0.62	
Leases Receivable									
30 to 59 Days Delinquent 60 to 179 Days Delinquent	0	-		0		0		0	
180 to 359 Days Delinquent	0			0	N/A			0	
> = 360 Days Delinquent	0			0				0	
Total Del Leases Receivable (> = 60 Days)	0						N/A		
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00			0.00				0.00	
All Other Loans ²									
30 to 59 Days Delinquent	N/A			N/A		N/A		9,647,170	
60 to 179 Days Delinquent	N/A			N/A		N/A		7,383,979	
180 to 359 Days Delinquent	N/A			N/A		N/A		1,213,163	
> = 360 Days Delinquent Total Del Leases Receivable (> = 60 Days)	N/A N/A			N/A N/A		N/A N/A		1,027,367 9,624,509	
%All Other Loans >= 60 Days / Total All Other Loans	N/A N/A			N/A N/A		N/A		9,624,509	
# Means the number is too large to display in the cell	11/7	19/7	1	19/75		N/A		3.02	1
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinqu	ency reporting requirem	ents for troubled debt r	estructured	I (TDR) loans. This polic	y change	may result in a decline			1
in delinquent loans reported as of June 2012.									
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Deli	inquent New/Used Auto	Loans are no longer inc	cluded in "A	Il Other Loans" delingu	ency.		7.	. Delinguent Loan Info	ormation 1

Return to cover	0	Delinquent Loan Info For Charter :	ormation	2					
03/04/2014		Count of CU :	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A	Count of	Criteria : CU in Peer Group :		Nation * Peer Grou	ip: All * S	tate = 'MO' * Type	Included:	Federally Insured	State
				Dec 2011	e/ Cha	Dec 2012	% Cha	Dec-2013	% Cha
DELINQUENT LOANS BY CATEGORY ¹	Dec-2009	Dec-2010	% Chg	Dec-2011	% Cng	Dec-2012	% Chg	Dec-2013	% Cng
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	53,614,071	51,520,114	-3.9	52,620,191	2.1	45,733,100	-13.1	55,820,416	22.1
60 to 179 Days Delinquent	25,892,407	30,168,943	16.5	27,324,425		18,698,943		20,359,416	
180 to 359 Days Delinquent	6,586,975		18.7 41.0	9,148,735		5,704,719		9,071,708	
> = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days)	2,578,450 35,057,832	3,635,781 41,625,327	41.0	2,714,914 39,188,074		3,870,374 28,274,036		3,596,756 33,027,880	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.16	3.22	2.2	3.19		2.57	-19.5	2.91	
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.25	1.44	15.5	1.36		0.98		1.08	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	34,580,246	34,014,175	-1.6	34,926,505		28,105,215	-19.5	34,246,290	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	16,472,513	19,522,857 4,004,209	18.5 13.4	17,515,638 6,389,885	-10.3 59.6	10,205,374 4,064,337	-41.7 -36.4	13,299,002 4,347,701	30.3
> = 360 Days Delinquent	3,530,461	2,192,305	13.4	1,838,956	-16.1	2,969,612		2,960,988	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	1,019,550	2,192,303	113.0	1,030,930	-10.1	2,909,012	01.5	2,900,900	-0.3
	21,022,510	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0	20,607,691	19.5
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days /			17.0				00.0		
Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years	1.60	1.87	17.3	1.87	-0.1	1.18	-36.8	1.29	9.1
30 to 59 Days Delinquent	9,936,551	8,605,605	-13.4	8,127,677	-5.6	8,202,741	0.9	13,188,432	60.8
60 to 179 Days Delinquent	4,460,871	5,301,356	18.8	4,774,196		4,914,759	2.9	3,520,418	
180 to 359 Days Delinquent	1,532,463	2,141,972	39.8	524,645		590,830		1,902,863	
> = 360 Days Delinquent	421,387	691,112	64.0	462,114	-33.1	123,654	-73.2	179,871	45.5
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	6,414,721	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and									
Hybrids/Balloons < 5 yrs	1.14	1.28	12.4	0.89	-30.4	0.93	4.8	0.90	-3.6
Other Real Estate Fixed Rate/Hybrid/Balloon	1.14	1.20	12.4	0.05	-30.4	0.00	4.0	0.50	-0.0
30 to 59 Days Delinquent	4,972,124	5,256,849	5.7	5,189,873	-1.3	4,771,142	-8.1	4,219,801	-11.6
60 to 179 Days Delinquent	2,657,713	2,986,926	12.4	2,590,088	-13.3	1,426,156	-44.9	2,012,259	41.1
180 to 359 Days Delinquent	844,964	1,030,115	21.9	1,904,361	84.9	607,459		2,551,611	
> = 360 Days Delinquent	767,874		-30.1	223,640		637,225	184.9	321,420	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days) %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /	4,270,551	4,553,909	6.6	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9
Total Other RE Fixed/Hybrid/Balloon Loans	1.04	1.36	31.0	1.53	12.6	0.99	-35.1	1.89	90.3
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	4,125,150		-11.7	4,376,136		4,654,002	6.3	4,165,893	
60 to 179 Days Delinquent	2,301,310		2.5	2,444,503		2,152,654	-11.9	1,527,737	-29.0
180 to 359 Days Delinquent	679,087	644,307	-5.1 -41.7	329,844		442,093	34.0	269,533	-39.0
> = 360 Days Delinquent Total Del Other RE Adj Rate Lns (> = 60 Days)	369,653 3,350,050	215,496 3,217,607	-41.7	190,204 2,964,551	-11.7 -7.9	139,883 2,734,630	-26.5 -7.8	134,477 1,931,747	
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total	0,000,000	0,211,001		2,001,001	1.0	2,701,000	1.0	1,001,111	20.1
Other RE Adjustable Rate Loans	0.64	0.59	-8.8	0.54	-7.5	0.50	-8.6	0.34	-32.4
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED									
Member Business Loans Secured By RE 30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		7,144,564	
60 to 179 Days Delinquent	N/A	N/A		N/A N/A		N/A		2,440,988	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		2,347,988	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		994,526	
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		N/A		N/A		5,783,502	
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total	B1/A	N/A		N/A	1	N/A		0.00	
Member Business Loans Secured by RE Member Business Loans NOT Secured By RE	N/A	N/A		N/A		N/A		2.30	
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		650,620	
60 to 179 Days Delinquent	N/A	N/A		N/A		N/A		974,742	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		600,639	
> = 360 Days Delinquent	N/A	N/A	L	N/A		N/A		604,280	
Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A	N/A		N/A		N/A		2,179,661	
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE	B1/A	N/A		N/A		N/A		0.00	
NonMember Business Loans Secured By RE	N/A	N/A		N/A		N/A		9.83	
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 179 Days Delinquent	N/A			N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A		l	N/A		N/A		0	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		N/A		0	1
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		N/A		0.00	
NonMember Business Loans NOT Secured By RE								0.00	1
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 179 Days Delinquent	N/A			N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days) %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /	N/A	N/A		N/A		N/A		0	
Vother Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		N/A		0.00	
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinque									

Return to cover	LUSSES, Dankiupt	For Charter :		Debt Restructured Lo	oans				+
03/04/2014		Count of CU :							+
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Incl	uded: Fe	derally Insured State	Credit
•	Count c	f CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Ch
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	72,869,959	71,738,785				59,442,642	-6.8		
* Total Loans Recovered * NET CHARGE OFFS (\$\$)	7,633,683	8,581,655	12.4			10,850,035	16.6 -10.8	11,677,544	
***%Net Charge-Offs / Average Loans	65,236,276	63,157,130 1.04				48,592,607 0.78	-10.8	59,062,422 0.90	
Total Del Loans & *Net Charge-Offs ¹	150,403,625	142,541,105				121,395,567	-8.1	129.878.606	
Combined Delinquency and Net Charge Off Ratio ¹	2.49	2.36	-5.2			1.93	-10.7	1.94	
LOAN LOSS SUMMARY BY LOAN TYPE	2.10	2.00	0.2	2.10	0.0	1.00			0.
* Unsecured Credit Card Lns Charged Off	18,087,409	17,011,137	-6.0	13,399,024	-21.2	11,196,740	-16.4	10,953,844	-2.
* Unsecured Credit Card Lns Recovered	1,189,971	1,465,624	23.2	1,697,072	15.8	2,003,830	18.1	2,018,392	0.
* NET UNSECURED CREDIT CARD C/Os	16,897,438	15,545,513	-8.0	11,701,952	-24.7	9,192,910	-21.4	8,935,452	-2.
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	-9.9			2.41	-23.5	2.24	
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		1,346,774		1,640,910	21.8		
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		13,577	L	10,478	-22.8		
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		1,333,197	L	1,630,432	22.3	1,117,906	-31.4
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	N/A	N/A		N/A		6.06		3.57	-41.
Federally Guaranteed Student Loans * Total 1st Mortgage RE Loan/LOCs Charged Off	1,888,105	4,396,725	132.9		31.8		10.9		
* Total 1st Mortgage RE Loans/LOCs Recovered	1,888,105	4,396,725	75.1	5,796,881		667,922	63.9	1,130,376	
* NET 1st MORTGAGE RE LOANS/LOCS C/Os	1,854,023	4,337,049					6.9		
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	1,00-4,020	4,007,049	100.0	0,000,400	24.0	0,701,040	0.3	14,207,474	147.
/ Avg 1st Mortgage RE Loans/LOCs	0.10	0.22	125.4	0.27	19.9	0.28	5.5	0.67	135.
* Total Other RE Loans/LOCs Charged Off	7,658,514	7,712,075	0.7	8,140,692	5.6	6,547,761	-19.6	4,682,065	-28.
* Total Other RE Loans/LOCs Recovered	272,359	427,267	56.9	397,418	-7.0	661,532	66.5	652,679	-1.3
* NET OTHER RE LOANS/LOCs C/Os	7,386,155	7,284,808	-1.4	7,743,274	6.3	5,886,229	-24.0	4,029,386	-31.
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80	0.80	0.8			0.70	-21.1	0.49	
* Total Real Estate Loans Charged Off	9,546,619	12,108,800	26.8	13,937,573	15.1	12,977,629	-6.9	20,049,915	
* Total Real Estate Lns Recovered	306,441	486,943	58.9			1,329,454	65.2	1,783,055	
* NET Total Real Estate Loan C/Os	9,240,178	11,621,857	25.8	13,132,713		11,648,175	-11.3	18,266,860	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.33	0.41	23.5		11.7	0.41	-11.1	0.62	
* Total TDR 1st & Other Real Estate Lns Charged Off * Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		2,124,035		1,510,248	
*NET TDR Real Estate C/Os	N/A N/A	N/A N/A		N/A N/A		1,122 2,122,913		523,894 986,354	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		N/A		1.75	
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	
* Total Leases Receivable Recovered	0	0		0		0		0	
* NET LEASES RECEIVABLE C/Os	0	0		0		0	N/A	0	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00		0.00	N/A	0.00	
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	3,738	4,110	10.0	3,372	-18.0	2,996	-11.2	2,802	-6.
Number of Members Who Filed Chapter 13 YTD	1,987	2,502	25.9	2,128	-14.9	1,968	-7.5		-2.
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	3			-33.3	1	-50.0		
Total Number of Members Who Filed Bankruptcy YTD	5,726	6,615				4,965	-9.8	4,727	
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	66,200,303	71,493,701	8.0		-20.6	49,902,180	-12.0		
* All Loans Charged Off due to Bankruptcy YTD	16,268,860	18,329,342	12.7	17,740,498		14,408,030	-18.8		
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.55	14.4	27.82	8.9	24.24	-12.9	15.60	-35.
REAL ESTATE FORECLOSURE SUMMARY				05 450 000		45 400 005		04.040.010	
Real Estate Loans Foreclosed YTD Number of Real Estate Loans Foreclosed YTD	N/A N/A	N/A N/A		25,459,686		15,466,605	-39.3 -23.1	24,640,243	
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	N/A	N/A		169		130	-23.1	184	41.
TDR First Mortgage RE Loans	N/A	N/A		N/A	<u> </u>	51,906,295		48,954,390	-5.
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		3,845,324	
Total TDR First and Other RE Loans	N/A N/A	N/A N/A		N/A N/A		59,611,523		52,799,714	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A	<u> </u>	2,267,891		3,714,439	-
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		17,035,970		8,776,816	
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		3,914,169		4,923,810	
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		80,561,662		66,500,340	
Total TDR Loans to Total Loans	N/A	N/A		N/A		1.27		0.98	
Total TDR Loans to Net Worth	N/A	N/A		N/A		7.25		5.70	
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		9,564,832		5,362,722	
# Means the number is too large to display in the cell									Γ
*Amounts are year-to-date while the related %change ratios are annualized.									1
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annu	alizing)								

	Inc	lirect and Participati	on Lendi	ng					
Return to cover		For Charter :							
03/04/2014		Count of CU :							
CU Name: N/A		Asset Range :			All * 0/-/				
Peer Group: N/A	Course o			Nation * Peer Group:	All ^ Stat	e = 'NO' ^ Type Includ	iea: reae	rally insured State Cr	edit
	Count o	f CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Cha	Dec-2013	% Cho
INDIRECT LOANS OUTSTANDING	Dec-2009	Dec-2010	∕₀ cng	Dec-2011	/a City	Dec-2012	// City	Dec-2013	70 CHQ
Indirect Loans - Point of Sale Arrangement	668,444,014	550,583,452	-17.6	599,896,615	9.0	667,872,757	11.3	761,018,899	13.9
Indirect Loans - Outsourced Lending Relationship	505,613,075	490,060,966	-3.1	445,246,972	-9.1	406,566,653	-8.7	468,621,746	
Total Outstanding Indirect Loans	1,174,057,089	1,040,644,418	-11.4	1,045,143,587	-9.1	1,074,439,410	2.8	1,229,640,645	
%Indirect Loans Outstanding / Total Loans	19.32	17.22	-10.9	17.04	-1.0	16.96	-0.5	18.05	
	19.32	17.22	-10.9	17.04	-1.0	10.90	-0.5	10.05	0.4
DELINQUENCY - INDIRECT LENDING ¹ 30 to 59 Days Delinquent	34,044,274	33,378,562	-2.0	35,221,522	5.5	43,164,225	22.6	52,593,078	21.8
			-2.0		5.5 1.9		22.6	13,340,277	
60 to 179 Days Delinquent	13,110,601	9,925,852	-24.3	10,116,610	-42.8	12,919,535			-
180 to 359 Days Delinquent	3,160,767			1- 1-		2,098,038		2,257,033	-
> = 360 Days Delinquent Total Del Indirect Lns (>= 60 Days)	289,925	209,611	-27.7	124,930	-40.4	339,108		533,369	
%Indirect Loans Delinguent >= 60 Days/	16,561,293	12,882,418	-22.2	11,813,184	-8.3	15,356,681	30.0	16,130,679	
· · · ·	1.41	1.24	-12.2	1.13	-8.7	1.43	26.5	1.31	-8.2
LOAN LOSSES - INDIRECT LENDING	44.405.504	45 070 040	0.0	40,000,400	44.0	44.050.400	40.4	40.044.040	477
* Indirect Loans Charged Off	14,105,564	15,373,313	9.0		-11.0	11,853,426	-13.4	13,944,913	
* Indirect Loans Recovered	1,706,776	1,681,363	-1.5	1,622,895	-3.5	2,075,704	27.9	2,249,627	
* NET INDIRECT LOAN C/Os	12,398,788	13,691,950	10.4	12,059,298	-11.9	9,777,722	-18.9	11,695,286	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.10	1.24	12.8	1.16	-6.5	0.92	-20.2	1.02	10.0
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased									
+ CU Portion of Part. Lns Interests Retained): Consumer	12,936,471	44400 007	9.2	6,621,300	-53.1	5,560,501	-16.0	8,544,280	53.7
		14,126,337	9.2		-53.1				
Non-Federally Guaranteed Student Loans	N/A	N/A	47.0	15,234,252	47.0	14,616,060	-4.1	14,425,286	
Real Estate	22,411,030	18,459,571	-17.6	15,178,652	-17.8	10,365,114		11,549,602	
Member Business Loans (excluding C&D)	6,858,706	14,569,410	112.4	10,624,395	-27.1	12,711,335	19.6	4,437,631	-65.1
Non-Member Business Loans (excluding C&D)	5,510,129	20,762,048			65.4	40,624,453	18.3	34,117,317	
Commercial Construction & Development	0	83,412	N/A	248,059	197.4	0	-100.0	4,459,025	-
Loan Pools	65,749,360	79,767,019	21.3	93,227,119	16.9	88,826,765	-4.7	100,267,912	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	113,465,696	147,767,797	30.2	175,473,217	18.7	172,704,228		177,801,053	
%Participation Loans Outstanding / Total Loans	1.87	2.44	30.9	2.86	17.0	2.73	-4.8	2.61	-4.2
* Participation Loans Purchased YTD	65,605,605	70,051,630	6.8	88,487,929	26.3	59,052,906	-33.3	76,397,575	29.4
%Participation Loans Purchased YTD	2.20	2.54	11.4	2.12	22.2	1.65	-47.4	2.17	31.9
/ Total Loans Granted YTD PARTICIPATION LOANS SOLD:	2.28	2.54	11.4	3.13	23.3	1.00	-47.4	2.17	31.8
Participation Loan Interests Sold AND/OR Serviced									
(Participation Loan Interests Sold AND/OR Serviced	17,204,692	24,956,487	45.1	26,675,817	6.9	25,328,325	-5.1	30,295,374	19.6
Participation Loan Interests - Amount Retained (Outstanding)	7,657,368	13,297,782	73.7	15,710,750	18.1	18,012,139	14.6	17,357,920	
* Participation Loans Sold YTD	8,013,833	9,934,445	24.0	7,813,957	-21.3	5,446,610		15,003,072	-
** %Participation Loans Sold YTD / Total Assets	0.08	0.10	20.9		-21.5			0.14	-
WHOLE LOANS PURCHASED AND SOLD:	0.00	0.10	20.3	0.00	-20.0	0.03	-33.0	0.14	103.7
*Loans Purchased in Full from Other Financial Institutions YTD	0	26,391,918	N/A	384,879	-98.5	710,000	84.5	1,518,790	113.9
*Loans Purchased in Full from Other Sources YTD	N/A	20,001,010 N/A	11/7	0	-30.5	0		771,600	
%Loans Purchased From Financial Institutions & Other	11/7	11/7		0		0	11/7	771,000	11/7
Sources YTD / Loans Granted YTD	0.00	0.96	N/A	0.01	-98.6	0.02	45.5	0.07	228.8
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
						-			1
30 to 59 Days Delinquent	1,221,925	1,066,682	-12.7	1,093,604	2.5	816,588	-25.3	879,391	7.7
60 to 179 Days Delinquent	493,180	666,483	35.1	2,545,177	281.9		-45.8	2,541,260	
180 to 359 Days Delinquent	103,761	30,431	-70.7	54,007	77.5		0.6	120,092	
> = 360 Days Delinquent	19,038	9,988	-47.5	9,486	-5.0	16,572	74.7	35,766	
Total Del Participation Lns (>= 60 Days)	615,979	706,902	14.8		269.0	1,450,691	-44.4	2,697,118	
%Participation Loans Delinquent >= 60 Days / Total Participation	010,010	100,002	14.0	2,000,070	200.0	1,400,001	77.7	2,007,110	00.0
Loans	0.54	0.48	-11.9	1.49	210.8	0.84	-43.5	1.52	80.6
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	1,495,678	1,790,382	19.7	1,828,255	2.1	2,136,694	16.9	2,058,890	-3.6
* Participation Loans Recovered	273,348	290,360	6.2	265,406	-8.6	175,823	-33.8	133,585	-24.0
* NET PARTICIPATION LOAN C/Os	1,222,330	1,500,022	22.7	1,562,849	4.2	1,960,871	25.5	1,925,305	-
**%Net Charge Offs - Participation Loans									
/ Avg Participation Loans	1.32	1.15	-13.3	0.97	-15.8	1.13	16.5	1.10	-2.5
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1	(or no annualizing)								
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising		requirements for trouble	d debt rest	ructured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of	June 2012.						10	. IndirectAndParticipa	ationLr

	R	Real Estate Loan Info	rmation 1	1					
Return to cover		For Charter :							
03/04/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Count o	Criteria : f CU in Peer Group :		Nation * Peer Group:	All * Sta	te = 'MO' * Type Inclue	ded: Fed	erally Insured State (Credit
	Count o	Com Feer Group.	IN/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	8 % Ch
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	915,352,026	890,532,453	-2.7	839,583,046	-5.7		-10.9	748,872,943	
Fixed Rate 15 years or less	354,062,465	428,073,256	20.9	471,395,037	10.1	630,372,293	33.7	737,302,059	
Other Fixed Rate	8,633,472	15,720,652	82.1	18,919,156	20.3		15.4	23,822,320	
Total Fixed Rate First Mortgages	1,278,047,963	1,334,326,361	4.4	1,329,897,239	-0.3	1,400,346,982	5.3	1,509,997,322	
Balloon/Hybrid > 5 years	37,772,245	38,194,964	1.1	45,107,832	18.1	57,050,209	26.5	86,947,338	3 52.
Balloon/Hybrid 5 years or less	437,306,584	492,494,748	12.6	499,279,384	1.4		-7.7	480,477,401	
Total Balloon/Hybrid First Mortgages	475,078,829	530,689,712		544,387,216			-4.8	567,424,739	
Adjustable Rate First Mtgs 1 year or less	47,390,609	60,928,246	28.6	63,234,102	3.8		-10.1	54,417,108	
Adjustable Rate First Mtgs >1 year	77,690,386	81,041,310	4.3	83,192,246	2.7		1.5	86,663,107	
Total Adjustable First Mortgages	125,080,995	141,969,556	13.5	146,426,348	3.1	141,269,646	-3.5	141,080,215	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,878,207,787	2,006,985,629	6.9	2,020,710,803	0.7	2,059,628,189	1.9	2,218,502,276	6 7.
Other Real Estate Loans									
Closed End Fixed Rate	379,013,798	306,648,425	-19.1	281,093,806	-8.3		-12.5	239,810,129	
Closed End Adjustable Rate	9,889,243	10,654,249		5,264,562	-50.6		-9.5	1,750,620	_
Open End Adjustable Rate (HELOC)	509,653,731	536,202,539	5.2	539,227,917	0.6		1.0	572,568,702	
Open End Fixed Rate	32,984,778	28,660,980	-13.1	27,497,285	-4.1		-16.5	18,773,982	
TOTAL OTHER REAL ESTATE OUTSTANDING	931,541,550	882,166,193	-5.3	853,083,570	-3.3		-4.1	832,903,433	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,809,749,337	2,889,151,822	2.8	2,873,794,373	-0.5	2,877,959,453	0.1	3,051,405,709	9 6.
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,315,820,208	1,372,521,325	4.3	1,375,005,071	0.2		6.0	1,596,944,660	
Other RE Fixed Rate	411,998,576	335,309,405		308,591,091	-8.0			258,584,111	
Total Fixed Rate RE Outstanding	1,727,818,784	1,707,830,730	-1.2	1,683,596,162	-1.4	1 - 1 - 1 -	2.5	1,855,528,771	
%(Total Fixed Rate RE/Total Assets)	18.16	17.50	-3.6	16.32	-6.8		-2.6	16.73	
%(Total Fixed Rate RE/Total Loans)	28.43	28.26	-0.6	27.45	-2.8	27.24	-0.8	27.23	3 0.
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	562,387,579	634,464,304	12.8	645,705,732	1.8		-6.7	621,557,616	-
Other RE Adj Rate	519,542,974	546,856,788	5.3	544,492,479	-0.4		0.9	574,319,322	
Total Adj Rate RE Outstanding	1,081,930,553	1,181,321,092	9.2	1,190,198,211	0.8	1,151,556,966	-3.2	1,195,876,938	3 3.
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	33,638,635	29,151,415	-13.3	25,821,428	-11.4	18,351,901	-28.9	20,066,300	9.:
Outstanding Interest Only & Payment Option Other RE		-, - , -						-,,	
/ LOCs Loans	16,115,812	15,511,523	-3.7	10,586,368	-31.8	10,151,614	-4.1	12,378,607	21.9
TOTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans	49,754,447	44,662,938	-10.2	36,407,796	-18.5	28,503,515	-21.7	32,444,907	/ 13.
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.52	0.46	-12.5	0.35	-22.9	0.26	-25.6	0.29	11.4
%(Interest Only & Payment Option First & Other RE Loans / Net	0.52	0.40	-12.5	0.55	-22.9	0.20	-23.0	0.23	, 11.
Worth)	5.19	4.47	-13.8	3.45	-22.9	2.57	-25.6	2.78	8.8
Outstanding Residential Construction (Excluding Business									
Purpose Loans)	7,986,638	2,837,821	-64.5	2,146,326	-24.4		2.8	2,578,492	
Allowance for Loan Losses on all RE Loans	9,085,368	14,571,509	60.4	14,965,382	2.7	14,926,112	-0.3	15,993,935	5 7.3
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	719,039,640	616,301,437	-14.3	489,763,711	-20.5		77.5	689,068,129	
* Fixed Rate 15 years or less	327,038,385	383,503,700	17.3	373,173,853	-2.7	631,349,315	69.2	421,743,601	_
* Other Fixed Rate	6,568,486	7,059,019						10,227,890	
* Total Fixed Rate First Mortgages	1,052,646,511	1,006,864,156						1,121,039,620	
* Balloon/Hybrid > 5 years	11,631,771	6,760,724		13,079,059				31,947,194	
* Balloon/Hybrid 5 years or less	103,945,738	89,974,088		106,444,170				106,879,258	_
* Total Balloon/Hybrid First Mortgages	115,577,509	96,734,812		119,523,229			-5.1	138,826,452	
* Adjustable Rate First Mtgs 1 year or less	10,186,921	22,100,740		16,893,389			-25.8	11,952,644	
* Adjustable Rate First Mtgs >1 year	8,723,898	24,216,094		9,413,850	-61.1		48.2	15,775,302	
* Total Adjustable First Mortgages	18,910,819	46,316,834			-43.2			27,727,946	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,187,134,839	1,149,915,802	-3.1	1,013,845,491	-11.8	1,645,129,953	62.3	1,287,594,018	-21.
* Amounts are year-to-date while the related %change ratios are annualized.									
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		Real Estate Loan Info	rmation 2	2					
Return to cover		For Charter :							
03/04/2014 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Inclue	led: Fede	erally Insured State Cr	redit
	Count	of CU in Peer Group :							
									1
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	8 % Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	86,869,905	50,219,204	-42.2	42,536,641	-15.3	48,383,491	13.7	63,132,680	30.5
* Closed End Adjustable Rate	2,050,853	1,909,946	-6.9	3,333,251	74.5	1,032,272	-69.0	219,532	-78.7
* Open End Adjustable Rate (HELOC)	130,551,404	134,066,286	2.7	110,305,261	-17.7	130,288,936	18.1	160,502,847	23.2
* Open End Fixed Rate and Other	4,985,901	3,644,285	-26.9	3,520,205	-3.4	2,522,246	-28.3	1,863,168	3 -26.1
* TOTAL OTHER REAL ESTATE GRANTED	224,458,063	189,839,721	-15.4	159,695,358	-15.9	182,226,945	14.1	225,718,227	23.9
* TOTAL RE (FIRST AND OTHER) GRANTED	1,411,592,902	1,339,755,523	-5.1	1,173,540,849	-12.4	1,827,356,898	55.7	1,513,312,245	5 -17.2
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	40.14	38.67	-3.7	32.78	-15.2	43.86	33.8	34.62	2 -21.1
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	775,263,968	750,482,209	-3.2	655,720,994	-12.6	1,176,314,094	79.4	835,682,212	-29.0
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.31	65.26	-0.1	64.68	-0.9	71.50	10.6	64.90	
AMT of Mortgage Servicing Rights	6,706,113	9,335,682	39.2	12,120,737	29.8	15,527,692	28.1	17,487,935	5 12.6
Outstanding RE Loans Sold But Serviced	1,147,815,524	1,554,919,924	35.5	1,855,548,941	19.3	2,335,297,352	25.9	2,695,057,883	3 15.4
% (Mortgage Servicing Rights / Net Worth)	0.70	0.93	33.7	1.15	22.8	1.40	21.8	1.50	7.3
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,082,481,655	1,105,721,686	2.1	1,093,481,155	-1.1	1,092,911,659	-0.1	1,131,587,947	3.5
R.E. Lns also Mem. Bus. Lns	153,542,678	210,265,558	36.9	254,867,503	21.2	262,214,706	2.9	272,068,403	3.8
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0) N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0) N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0) N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		48,954,390	-5.7
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		3,845,324	4 -50.1
Total TDR First and Other RE Loans	N/A	N/A		N/A		59,611,523		52,799,714	4 -11.4
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		2,267,891		3,714,439	63.8
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	21,022,510	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0	20,607,691	19.5
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	6,414,721	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5
Other R.E. Fixed Rate	4,270,551	4,553,909	6.6	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9
Other R.E. Adj. Rate	3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	1,931,747	-29.4
TOTAL DEL R.E. DELINQUENT >= 60 Days	35,057,832	41,625,327	18.7	39,188,074	-5.9	28,274,036	-27.9	33,027,880	16.8
DELINQUENT 30 to 59 Days									
First Mortgage	44,516,797	42,619,780	-4.3	43,054,182	1.0	36,307,956	-15.7	47,434,722	30.6
Other	9,097,274	8,900,334	-2.2	9,566,009	7.5	9,425,144	-1.5	8,385,694	4 -11.0
TOTAL DEL RE 30 to 59 Days	53,614,071	51,520,114	-3.9	52,620,191	2.1	45,733,100	-13.1	55,820,416	5 22.1
TOTAL DEL R.E. LOANS >= 30 Days	88,671,903	93,145,441	5.0	91,808,265	-1.4	74,007,136	-19.4	88,848,296	5 20.1
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	3.16			3.19		2.57	-19.5		
% R.E. LOANS DQ >= 60 Days	1.25	1.44	15.5	1.36	-5.4	0.98	-28.0	1.08	3 10.2
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	N/A	N/A		N/A		4,100,664		9,258,701	
TDR Other RE Loans Delinquent >= 60 Days	N/A	N/A		N/A		685,667		649,866	
Total TDR First and Other RE Loans Delinquent >= 60 Days	N/A	N/A		N/A		4,786,331		9,908,567	7 107.0
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR								10	400.
1st and Other RE	N/A	N/A		N/A		8.03	1	18.77	7 133.7
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days	N/A	N/A		N/A		1,284,800		304,729	-76.3
% TDR RE Lns also Reported as Business Loans Delinquent >= 60			1			.,,,000	1		1
Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A		N/A		56.65		8.20	-85.5
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:							1		<u> </u>
* Total 1st Mortgage Lns Charged Off	1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	15,367,850	139.0
* Total 1st Mortgage Lns Recovered	34,082								
* NET 1st MORTGAGE LN C/Os	1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	14,237,474	147.1
** Net Charge Offs - 1st Mortgage Loans			405 -		10.5				
/ Avg 1st Mortgage Loans	0.10			0.27	19.9	0.28			
* Total Other RE Lns Charged Off	7,658,514			8,140,692	5.6	6,547,761			
* Total Other RE Lns Recovered	272,359			397,418		661,532			
* NET OTHER RE LN C/Os	7,386,155			7,743,274		5,886,229			
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.80	0.80	0.8	0.89	11.1	0.70	-21.1	0.49	-30.
* Amounts are year-to-date and the related % change ratios are annualized.									4
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)		I				1		
# Means the number is too large to display in the cell			1						
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the		quirements for troubled de	bt restructu	red (TDR) loans.				1	
This policy change may result in a decline in delinquent loans reported as of Jun	e 2012.							12. F	RELoans

eturn to cover 304/2014 U Name: N/A eer Group: N/A USINESS LOANS USINESS LOANS UUChased Business Loans or Participations to Nomembers (IMBLB) ¹ Total Business Loans (NMBLB) ¹ Unfunded Commitments ¹ OTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹ GTotal Business Loans (NMBLB) LESS UNFUNDED COMMITMENTS ¹ GTotal Business LOANS (UNBLB) LESS UNFUNDED COMMITMENTS ¹ GTotal Business LOANS OUTSTANDING: Umber of Outstanding Purchased Business Loans or Participation Interests to Normembers otal Number of Business Loans Outstanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	Dec-2009 164,321,957 20,108,453 184,430,410 6,567,329 177,863,081 1,87 1,264 1,371	U in Peer Group : Dec-2010 221,342,530 37,251,220 258,593,750 258,593,750 258,593,750 2,555 2,555 1,406 159 1,565	118 N/A Region: N/A	Nation * Peer Grou Dec-2011 260,425,872 43,193,519 303,619,391 10,460,748 293,158,643 2,84 1,658 190	up: All * S % Chg 17.7 16.0 17.4 8.1 17.8 11.4 17.9	Dec-2012 278,314,174 42,944,367 321,258,541 8,505,264 312,753,277 2,88	Included % Chg 6.9 -0.6 5.8 -18.7 6.7 1.4	279,461,734 34,497,690 313,959,424 6,677,267 307,282,157 2,77	
U Name: N/A eer Group: N/A USINESS LOANS USINESS LOANS UUSINESS LOANS (NMBLB) ¹ Urchased Business Loans or Participations to Nonmembers (NMBLB) ¹ Total Business Loans (NMBLB) ¹ Unfunded Commitments ¹ OTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹ (Total Business Loans (NMBLB) Less Unfunded Commitments' Total Assets) ¹ UMEER OF BUSINESS LOANS OUTSTANDING: Umber of Outstanding Pusiness Loans to Members Umber of Outstanding Pusiness Buans or Participation Interests to Nonmembers Otal Number of Business Loans OUTSTANDING: EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	Dec-2009	Asser Range : Criteria : U in Peer Grup : 221,342,530 37,251,220 258,593,750 9,675,211 248,918,533 2,55 2,55 1,406 159 1,565	N/A Region: N/A % Chg 34.7 85.3 40.2 47.3 39.9 36.4 11.2 48.6	Dec-2011 260.425.872 43,193.519 303.619.391 10.460.748 293,158.643 2.84 1.658	% Chg 17.7 16.0 17.4 8.1 17.8 11.4	Dec-2012 278,314,174 42,944,367 321,258,541 8,505,264 312,753,277 2,88	% Chg 6.9 -0.6 5.8 -18.7 6.7	Dec-2013 279,461,734 34,497,690 313,959,424 6,677,267 307,282,157	% Chg 0.4 -19.7 -2.3 -21.5 -1.7
eer Group: N/A USINESS LOANS USINESS LOANS Urchased Business Loans (NMBLB) ¹ Urchased Business Loans or Participations to Nonmembers (NMBLB) ¹ Total Business Loans (MMBLB) ¹ Unfunded Commitments ¹ OTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹ (Total Business Loans (MMBLB) LESS UNFUNDED COMMITMENTS ¹ UNFUNDED COMMITMENTS ¹ UNBER OF BUSINESS LOANS OUTSTANDING: Umber of Outstanding Puchased Business Loans or Participation Interests to Nonmembers Cal Number of Business Loans Ottanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	Dec-2009	Criteria : 2U in Peer Group : Dec-2010 221,342,530 37,251,220 256,593,750 9,675,211 248,918,539 2,55 1,406 159 1,565	Region: N/A % Chg % Chg 34.7 85.3 40.2 47.3 39.9 36.4 11.2 48.6	Dec-2011 260.425.872 43,193.519 303.619.391 10.460.748 293,158.643 2.84 1.658	% Chg 17.7 16.0 17.4 8.1 17.8 11.4	Dec-2012 278,314,174 42,944,367 321,258,541 8,505,264 312,753,277 2,88	% Chg 6.9 -0.6 5.8 -18.7 6.7	Dec-2013 279,461,734 34,497,690 313,959,424 6,677,267 307,282,157	% Chg 0.4 -19.7 -2.3 -21.5 -1.7
USINESS LOANS Iember Business Loans (NMBLB) ¹ urchased Business Loans or Participations to Nomembers (NMBLB) ¹ Total Business Loans (NMBLB) ¹ Unfunded Commitments ¹ Unfunded Commitments ¹ (Total Business Loans (NMBLB) LESS UNFUNEDE COMMITMENTS ¹ (Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹ UMBER OF BUSINESS LOANS OUTSTANDING: Umber of Outstanding Business Loans to Members Umber of Outstanding Business Dans to Members Commotive Business Loans Outstanding Cathanding Purchased Business Loans or Participation Interests to Nonmembers Cat Number of Business Loans Outstanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	Dec-2009	U in Peer Group : Dec-2010 221,342,530 37,251,220 258,593,750 258,593,750 258,593,750 2,555 2,555 1,406 159 1,565	N/A % Chg 34.7 85.3 40.2 47.3 39.9 36.4 11.2 48.6	Dec-2011 260,425,872 43,193,519 303,619,391 10,460,748 293,158,643 2,84 1,658	% Chg 17.7 16.0 17.4 8.1 17.8 11.4	Dec-2012 278,314,174 42,944,367 321,258,541 8,505,264 312,753,277 2,88	% Chg 6.9 -0.6 5.8 -18.7 6.7	Dec-2013 279,461,734 34,497,690 313,959,424 6,677,267 307,282,157	% Chg 0.4 -19.7 -2.3 -21.5 -1.7
Iember Business Loans (NMBLB) ¹ urchased Business Loans or Participations to Nommembers (MMBLB) ¹ Total Business Loans (NMBLB) ¹ Unfunded Commitments ¹ OTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹ (Total Business Loans (NMBLB) Less Unfunded Commitments' Total Assets) ¹ UMBER OF BUSINESS LOANS OUTSTANDING: umber of Outstanding Pusiness Loans to Members Umber of Outstanding Pusiness Loans or Participation Interests to Normembers: otal Number of Business Loans Outstanding ELE ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	20,108,453 20,108,453 184,430,410 6,567,329 177,863,081 1,264 1,264 107 1,371 9) N/A N/A	221,342,530 37,251,220 258,593,750 9,675,211 248,918,533 2,55 1,406 159 1,565	34.7 85.3 40.2 47.3 39.9 36.4 11.2 48.6	260,425,872 43,193,519 303,619,391 10,460,748 293,158,643 2.84 1,658	17.7 16.0 17.4 8.1 17.8 11.4	278,314,174 42,944,367 321,258,541 8,505,264 312,753,277 2.88	6.9 -0.6 5.8 -18.7 6.7	279,461,734 34,497,690 313,959,424 6,677,267 307,282,157	0.4 -19.7 -2.3 -21.5 -1.7
Iember Business Loans (NMBLB) ¹ urchased Business Loans or Participations to Nommembers (MMBLB) ¹ Total Business Loans (NMBLB) ¹ Unfunded Commitments ¹ OTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹ (Total Business Loans (NMBLB) Less Unfunded Commitments' Total Assets) ¹ UMBER OF BUSINESS LOANS OUTSTANDING: umber of Outstanding Pusiness Loans to Members Umber of Outstanding Pusiness Loans or Participation Interests to Normembers: otal Number of Business Loans Outstanding ELE ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	20,108,453 20,108,453 184,430,410 6,567,329 177,863,081 1,264 1,264 107 1,371 9) N/A N/A	221,342,530 37,251,220 258,593,750 9,675,211 248,918,533 2,55 1,406 159 1,565	34.7 85.3 40.2 47.3 39.9 36.4 11.2 48.6	260,425,872 43,193,519 303,619,391 10,460,748 293,158,643 2.84 1,658	17.7 16.0 17.4 8.1 17.8 11.4	278,314,174 42,944,367 321,258,541 8,505,264 312,753,277 2.88	6.9 -0.6 5.8 -18.7 6.7	279,461,734 34,497,690 313,959,424 6,677,267 307,282,157	0.4 -19.7 -2.3 -21.5 -1.7
Iember Business Loans (NMBLB) ¹ urchased Business Loans or Participations to Nommembers (MMBLB) ¹ Total Business Loans (NMBLB) ¹ Unfunded Commitments ¹ OTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹ (Total Business Loans (NMBLB) Less UNFUNDED COMMITMENTS ¹ (Total Business Loans (NMBLB) Less UNBER OF BUSINESS LOANS OUTSTANDING: Umber of Outstanding Puchased Business Loans or Participation Interests to Normembers otal Number of Business Loans Outstanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	20,108,453 184,430,410 6,567,329 177,863,081 1.87 1,264 1,264 1,271 1,371 1,371 1,371 1,371 1,371	37,251,220 258,593,750 9,675,211 248,918,539 2.55 1,406 159 1,565	85.3 40.2 47.3 39.9 36.4 11.2 48.6	43,193,519 303,619,391 10,460,748 293,158,643 2.84 1,658	16.0 17.4 8.1 17.8 11.4	42,944,367 321,258,541 8,505,264 312,753,277 2.88	-0.6 5.8 -18.7 6.7	34,497,690 313,959,424 6,677,267 307,282,157	-19.7 -2.3 -21.5 -1.7
urchased Business Loans or Participations to Nonmembers (NMBLB) ¹ Total Business Loans (MMBLB) ¹ Unfunded Commitments ¹ OTAL BUSINESS LOANS (NMBLB) LESS UNFUNEDC COMMITMENTS ¹ (Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Asset) ¹ UMBER OF BUSINESS LOANS OUTSTANDING: Umber of Outstanding Business Loans to Members Umber of Outstanding Purchased Business Loans or Participation Interests to Nommembers. otal Number of Business Loans Outstanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	20,108,453 184,430,410 6,567,329 177,863,081 1.87 1,264 1,264 1,271 1,371 1,371 1,371 1,371 1,371	37,251,220 258,593,750 9,675,211 248,918,539 2.55 1,406 159 1,565	85.3 40.2 47.3 39.9 36.4 11.2 48.6	43,193,519 303,619,391 10,460,748 293,158,643 2.84 1,658	16.0 17.4 8.1 17.8 11.4	42,944,367 321,258,541 8,505,264 312,753,277 2.88	-0.6 5.8 -18.7 6.7	34,497,690 313,959,424 6,677,267 307,282,157	-19.7 -2.3 -21.5 -1.7
Nonmembers (NMBLB) ¹ Total Business Loans (NMBLB) ¹ Unfunded Commitments ¹ OTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹ (Total Business Loans (NMBLB) Less Unfunded Commitments' Total Assets) ¹ UMBER OF BUSINESS LOANS OUTSTANDING: Umber of Outstanding Puchased Business Loans or Participation Interests to Nonmembers Catl Number of Business Loans Outstanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	184,430,410 6,567,329 177,863,081 1,87 1,264 1,264 107 1,371 9) N/A N/A	258,593,750 9,675,211 248,918,539 2.55 1,406 159 1,565	40.2 47.3 39.9 36.4 11.2 48.6	303,619,391 10,460,748 293,158,643 2.84 1,658	17.4 8.1 17.8 11.4	321,258,541 8,505,264 312,753,277 2.88	5.8 -18.7 6.7	313,959,424 6,677,267 307,282,157	-2.3 -21.5 -1.7
Total Business Loans (NMBLB) ¹ Unfunded Commitments ¹ OTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹ (Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹ UMBER OF BUSINESS LOANS OUTSTANDING: umber of Outstanding Pusiness Loans to Members umber of Outstanding Pusiness Loans or Participation Interests to Normembers otal Number of Business Loans Outstanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	184,430,410 6,567,329 177,863,081 1,87 1,264 1,264 107 1,371 9) N/A N/A	258,593,750 9,675,211 248,918,539 2.55 1,406 159 1,565	40.2 47.3 39.9 36.4 11.2 48.6	303,619,391 10,460,748 293,158,643 2.84 1,658	17.4 8.1 17.8 11.4	321,258,541 8,505,264 312,753,277 2.88	5.8 -18.7 6.7	313,959,424 6,677,267 307,282,157	-2.3 -21.5 -1.7
Unfunded Commitments ¹ OTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹ (Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹ UMBER OF BUSINESS LOANS OUTSTANDING: Umber of Outstanding Business Loans to Members Umber of Outstanding Purchased Business Loans or Participation Interests to Nonmembers Catal Number of Business Loans Otstanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	6,567,329 177,863,081 1.87 1.264 107 1.371) N/A N/A	9,675,211 248,918,539 2.55 1,406 159 1,565	47.3 39.9 36.4 11.2 48.6	10,460,748 293,158,643 2.84 1,658	8.1 17.8 11.4	8,505,264 312,753,277 2.88	-18.7 6.7	6,677,267 307,282,157	-21.5
OTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹ (Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹ UMBER OF BUSINESS LOANS OUTSTANDING: umber of Outstanding Purchased Business Loans or Participation Interests to Nonmembers otal Number of Business Loans (To MEMBERS & NON-MEMBERS EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	177,863,081 1.87 1,264 107 1,371 0) N/A N/A	248,918,539 2.55 1,406 159 1,565	39.9 36.4 11.2 48.6	293,158,643 2.84 1,658	17.8 11.4	312,753,277 2.88	6.7	307,282,157	-1.7
UNFUNDED COMMITMENTS ¹ (Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹ UMBER OF BUSINESS LOANS OUTSTANDING: Umber of Outstanding Pusiness Loans to Members Umber of Outstanding Purchased Business Loans or Participation Interests to Nonmembers otal Number of Business Loans Outstanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	1.87 1,264 107 1,371 3) N/A N/A	2.55 1,406 159 1,565	36.4 11.2 48.6	2.84	11.4	2.88			
(Total Business Loans (NIMBLB) Less Unfunded Commitments/Total Assets) ¹ UMBER OF BUSINESS LOANS OUTSTANDING: Umber of Outstanding Business Loans to Members Umber of Outstanding Purchased Business Loans or Participation Interests to Nonmembers Otal Number of Business Loans Outstanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	1.87 1,264 107 1,371 3) N/A N/A	2.55 1,406 159 1,565	36.4 11.2 48.6	2.84	11.4	2.88			
Commitments/ Total Assets) ¹ UMBER OF BUSINESS LOANS OUTSTANDING: umber of Outstanding Business Loans to Members umber of Outstanding Purchased Business Loans or Participation Interests to Nonmembers otal Number of Business Loans Outstanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	1,264 107 1,371 5) N/A N/A	1,406 159 1,565	11.2 48.6	1,658			1.4	2.77	-3.8
IUMBER OF BUSINESS LOANS OUTSTANDING: Iumber of Outstanding Business Loans to Members Iumber of Outstanding Purchased Business Loans or Participation Interests to Nonmembers otal Number of Business Loans Outstanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	1,264 107 1,371 5) N/A N/A	159	48.6		17.9				
umber of Outstanding Purchased Business Loans or Participation Interests to Nonmembers total Number of Business Loans Outstanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	107 1,371) N/A N/A	159	48.6		17.9			1	1
Participation Interests to Normembers otal Number of Business Loans Outstanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	1,371) N/A N/A	1,565		100		1,667	0.5	1,737	4.2
otal Number of Business Loans Outstanding EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	1,371) N/A N/A	1,565		100					
EAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS	i) N/A N/A		14.2		19.5	190	0.0	159	-16.3
	N/A N/A		17.2	1,848	18.1	1,857	0.5	1,896	2.1
Construction and Development	N/A			0.070.407		1051010		0.010.000	
•		N/A		6,376,187		4,851,618	-23.9	6,918,062	42.6
Farmland Non-Farm Residential Property		N/A N/A		1,556,176 88,212,382		1,515,323 101,757,601	-2.6 15.4	1,571,929 104,953,139	3.7
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A N/A		88,212,382 85,314,865		83,383,184	-2.3	104,953,139 79,389,573	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	N/A N/A	<u> </u>	78,736,508		78,602,248	-2.3	84,735,602	-4.8
otal Real Estate Secured Business Loans	N/A	N/A		260,196,118		270,109,974	-0.2		2.8
ON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-	1WA	10/5		200,100,110		210,103,314	0.0	211,000,000	2.0
IEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		224,486		218,157	-2.8	339,935	55.8
Commercial and Industrial Loans	N/A	N/A		40,262,239		49,386,999	22.7	33,866,340	-31.4
Unsecured Business Loans	N/A	N/A		1,033,610		981,695	-5.0	848,316	-13.6
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		1,902,938		561,716	-70.5	1,336,528	137.9
otal Non-Real Estate Secured Business Loans	N/A	N/A		43,423,273		51,148,567	17.8	36,391,119	-28.9
UMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		15		14	-6.7	25	78.6
Number - Farmland	N/A	N/A		5		6		8	33.3
Number - Non-Farm Residential Property	N/A	N/A		784		835	6.5	816	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		197		205	4.1	252	22.9
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		235		219	-6.8	234	6.8
otal Number of Real Estate Secured Business Loans	N/A	N/A		1,236		1,279	3.5	1,335	4.4
Number - Loans to finance agricultural production and other loans to farmers Number - Commercial and Industrial Loans	N/A N/A	N/A		11 317		6		15 282	150.0
Number - Unsecured Business Loans	N/A N/A	N/A N/A		20		315 21	-0.6 5.0	282	-10.5
Number - Unsecured Revolving Lines of	IN/A	IN/A		20		21	5.0	21	20.0
Credit (Business Purpose)	N/A	N/A		264		236	-10.6	237	0.4
otal Number of Non-Real Estate Secured Business Loans	N/A	N/A		612		578	-5.6	561	-2.9
MOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
MBL (NMBLB) Granted YTD 1	78,272,830	91,953,792	17.5	80,855,259	-12.1	57,899,123	-28.4	100,199,622	73.1
Purchased or Participation Interests to Nonmembers (NMBLB) ¹	5,574,493	20,032,451	259.4	26,821,668	33.9	14,718,109	-45.1	9,931,858	-32.5
ELINQUENCY - MEMBER BUSINESS LOANS ²									
0 to 59 Days Delinquent	3,100,458	2,792,393	-9.9	3,441,787	23.3	8,226,272	139.0	7,795,184	-5.2
60 to 179 Days Delinquent	2,237,798	4,737,541	111.7	5,882,452	24.2	7,909,746	34.5	3,415,730	
180 to 359 Days Delinquent	1,064,542	528,457	-50.4	4,094,976	674.9	1,516,255	-63.0	2,948,627	
> = 360 Days Delinquent	117,563	148,735	26.5	1,267,257	752.0	1,846,830	45.7	1,598,806	
Total Del Loans - All Types (>= 60 Days)	3,419,903	5,414,733	58.3	11,244,685	107.7	11,272,831	0.3	7,963,163	-29.4
IBL DELINQUENCY RATIOS			<u> </u>					ļ!	
MBL > = 30 Days Delinquent	3.67	3.30	-10.1	5.01	51.9	6.23	24.5	5.13	-17.7
MBL >= 60 Days Delinquent (Reportable delinquency)	1.92	2.18	13.1	3.84	76.3	3.60	-6.0	2.59	-28.1
IBL CHARGE-OFFS AND RECOVERIES:								40	
Total MBL Charge Offs	1,476,780	2,566,581	73.8	1,768,922	-31.1	2,565,070	45.0	16,544,315	545.0
Total MBL Recoveries	10,338	11,499	11.2	1,190	-89.7	60,061	4,947.1	463,685	672.0
GRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)					-	•···		-	
MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency) IISCELLANEOUS MBL INFORMATION:	N/A	N/A	-	N/A		N/A		0	+
eal Estate Loans also Reported as Business Loans	153,542,678	210,265,558	26.0	254 967 500	04.0	262 244 700	2.9	272.060 400	
ionstruction & Development Loans Meeting 723.3(a)	3,302,648	5,810,062	36.9 75.9	254,867,503 6151753	21.2 5.9	262,214,706 4,631,002	-24.7	272,068,403 6,246,012	3.8 34.9
lumber of Construction & Development Loans - 723(a)	3,302,048	5,810,062	200.0	14	5.9	4,631,002	-24.7	0,240,012	69.2
Insecured Business Loans Meeting 723.7(c)-(d)	957,609		-20.8	1,851,480	144.0	1,099,541	-40.6	1,027,708	
umber of Unsecured Business Loans - 723.7(c)-(d)	233	224	-20.8	71	-68.3	1,099,541	-40.6	36	
arcultural Related (NMBLB) 1	215,819			1,780,662	1,377.6	1,733,480	-03.4	1,911,864	
umber of Outstanding Agricultural Related Loans	6	120,000	-16.7	1,700,002	220.0	1,735,485	-25.0	23	91.7
Business Loans and Participations Sold	6,393,321	3,236,775		5,197,400	60.6	3,269,986		1,449,204	
BA Loans Outstanding	5,709,286	6,005,377	5.2	11,547,497	92.3	9,790,285	-15.2	5,521,111	
lumber of SBA Loans Outstanding	34	41	20.6	63	53.7	53	-15.9	40	
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are	year-to-date and the rela	ted % change ratios							
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency r									
This policy change may result in a decline in delinquent loans reported as of June 2012.			(. 51	,				1	13. MBL

	Inves	stments, Cash, & Casl	h Equiva	lents					
Return to cover		For Charter :	N/A						
03/04/2014		Count of CU :	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Inclue	ded: Fede	erally Insured State C	redit
	Count o	of CU in Peer Group :	N/A						
	5 0000	5 0010		D 0011	a(0)			D 0010	~ ~ ~
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS	Dec-2009	Dec-2010	% Cng	Dec-2011	% Cng	Dec-2012	% Cng	Dec-2013	% Chệ
ACS 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	39,757,392	12,599,193	-68.3	11,484,519	-8.8	30,397,615	164.7	13,830,507	-54.
Held to Maturity 1-3 yrs	34,572,481	26,348,741	-23.8	68,799,741	161.1	34,259,619	-50.2	30,692,069	-10.
Held to Maturity 3-5 yrs	131,324,782	82,030,696	-37.5	68,020,619	-17.1	87,176,299	28.2	81,140,723	-6.
Held to Maturity 5-10 yrs	11,248,710	8,546,551	-24.0	19,784,565	131.5	17,990,752	-9.1	35,408,696	96.
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	2,451,799	4,290,914	75.0	201,947	-95.3	2,953,677	1,362.6	6,322,666	114.
TOTAL HELD TO MATURITY	219,355,164	133,816,095	-39.0		25.8	172,777,962		167,394,661	
Available for Sale < 1 yr	115,176,671	230,699,021	100.3	296,660,707	28.6	330,214,080	11.3	235,660,196	-28.0
Available for Sale 1-3 yrs	305,200,288	522,719,166	71.3			741,393,519		424,270,652	
Available for Sale 3-5 yrs	474,468,220	604,555,262	27.4	, ,		615,415,656		932,173,106	
Available for Sale 5-10 yrs	69,743,941	132,948,424	90.6	1 1		177,561,687		246,417,752	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	11,231,163	20,606,763	83.5			13,408,439		18,225,945	
TOTAL AVAILABLE FOR SALE	975,820,283	1,511,528,636	54.9	, ,		1,877,993,381	0.6	1,856,747,651	
	010,020,200	1,011,020,000	01.0	1,001,111,010	20.0	1,011,000,001	0.0	1,000,111,001	
Trading < 1 year	0	0		-	-	0		0	
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N//
Trading 3-5 years	0	0	N/A	0	N/A	0		0	
Trading 5-10 years	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A			0		0	
TOTAL TRADING	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9
Other Investments < 1 yr	1,228,954,217	1,045,081,832	-15.0	1,046,469,486	0.1	1,199,474,817	14.6	969,956,899	-19.
Other Investments 1-3 yrs	393,987,884	391,244,532	-0.7	395,849,573	1.2	394,765,501	-0.3	380,818,244	-3.
Other Investments 3-5 yrs	52,397,216	53,125,329	1.4	82,101,881	54.5	135,338,229	64.8	148,794,803	9.
Other Investments 5-10 yrs	23,301,198	25,906,574	11.2	29,345,076	13.3	35,775,721		42,927,573	20.
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	542,646	1,543,963	184.5			1,565,729		1,596,828	
TOTAL Other Investments	1,699,183,161	1,516,902,230	-10.7			1,766,919,997			
MATURITIES :									
Total Investments < 1 yr	1,383,888,280	1,288,380,046	-6.9	1,354,614,712	5.1	1,560,086,512	15.2	1,219,447,602	-21.8
Total Investments 1-3 yrs	733,760,653	940,312,439	28.1	, , ,		1,170,418,639		835,780,965	
Total Investments 3-5 yrs	658,190,218	739,711,287	12.4			837,930,184		1,162,108,632	
Total Investments 5-10 yrs	120,428,352	184,674,550	53.3	, ,		249,964,619			
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	14,225,608	26,441,640	85.9			17,927,845		26,145,439	
Total	2,910,493,111	3,179,519,962	9.2			3,836,327,799			
# Means the number is too large to display in the cell	2,010,100,111	0,170,010,002	5.2	0,000,020,700	10.0	0,000,021,199	0.0	0,000,012,070	- 0.
									4. InvCas

		Other Investment In	formation						
Return to cover		For Charter :							
03/04/2014 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A				Nation * Peer Group	· All * Sta	ate – 'MO' * Type Inc	uded: Fe	derally Insured State	e Credit
	Count o	f CU in Peer Group :			. All Old	ate = mo rype mo		successfully insured state	e orean
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Ch
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	12,591,274		23,753,888	88.7	35,620,703		29,312,585	
Total FDIC-Issued Guaranteed Notes	N/A	N/A		50,000		5,000		0	
All Other US Government Obligations TOTAL U.S. GOVERNMENT OBLIGATIONS	N/A	N/A	400.4	61,156,480	04.0	64,363,364		105,075,315	
TOTAL U.S. GOVERNMENT OBLIGATIONS	36,312,842	107,537,224	196.1	84,960,368	-21.0	99,989,067	17.7	134,387,900	34.
Agency/GSE Debt Instruments (not backed by mortgages)	667.624.758	834,823,689	25.0	929.141.922	11.3	891.482.742	-4.1	899,712,484	0.
Agency/GSE Mortgage-Backed Securities	413,225,224	648,695,247		958,550,052	47.8	995,713,210		936,032,309	-6.
TOTAL FEDERAL AGENCY SECURITIES	1,080,849,982	1,483,518,936		1,887,691,974	27.2			1,835,744,793	
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A	07.0	10,926,890	21.2	11,720,048		12,531,992	
Privately Issued Mortgage-Related Securities	10,014,077	2,533,702	-74.7	12,595,154	397.1	9,321,767		0	
Privately Issued Securities (FCUs only)	N/A	_,		0	N/A	0		0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	2,985,165	6,668,006	123.4	4,177,286	-37.4	3,659,674	-	2,719,448	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	12,999,242	9,201,708		16,772,440	82.3	12,981,441	-22.6	2,719,448	
	,,					,,		_,,	
Mutual Funds	25,328,658	26,811,251	5.9	26,815,130	0.0	26,862,342	0.2	29,544,874	10.
Common Trusts	5,763,533	1,085,839	-81.2	3,635,758	234.8	3,485,899	-4.1	3,566,097	2.
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,092,191	27,897,090	-10.3	30,450,888	9.2	30,348,241	-0.3	33,110,971	9.
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		0		0	N/A	0	N//
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	119,281,548	253,181,308		455,264,248	79.8			350,264,470	
Commercial Mortgage Backed Securities	23,807,700	33,983,221	42.7	38,100,874	12.1	47,849,910	25.6	55,197,780	15.
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N//
Non-Mortgage Related Securities With Maturities > 3 Yrs	0	0	IN/A	0	IN/A	0	IN/A	0	IN//
Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N//
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N//
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N//
Market Value of Investments Purchased Under									
Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0		0	N//
Fair Value of Total Investments	2,881,314,361	3,181,323,843		3,611,104,483	13.5	3,837,870,621	6.3	3,591,209,395	
Investment Repurchase Agreements Borrowing Repurchase Agreements Placed in Investments	136,265	136,621	0.3	0	-100.0	0	N/A	0	N//
for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N//
Cash on Deposit in Corporate Credit Unions	433,986,036	309,919,137		167,120,029	-46.1	149,005,809		117,556,943	
Cash on Deposit in Other Financial Institutions	204,170,412	241,999,733	18.5	451,634,466	86.6	607,131,227	34.4	501,301,897	-17.
CUSO INFORMATION	204,110,412	241,000,700	10.0	401,004,400	00.0	007,101,227	04.4	001,001,001	
Value of Investments in CUSO	17,452,633	17,452,693	0.0	18,884,212	8.2	34,999,085	85.3	40,662,601	16.
CUSO loans	306,659	6,876,501		5,604,830	-18.5	856,874		406,243	
Aggregate cash outlays in CUSO	7,141,660	7,735,519		7,929,881	2.5			22,183,418	
WHOLLY OWNED CUSO INFORMATION	.,,	.,,		.,,				,,	
Total Assets of Wholly Owned CUSOs	13,202,095	14,860,564	12.6	14,741,319	-0.8	37,534,241	154.6	42,233,653	12.
Total Capital of Wholly Owned CUSOs	9,904,543	9,852,313		10,769,406	9.3	25,573,553		37,985,917	48.
Net Income/Loss of Wholly Owned CUSOs	2,312,319	-142,798		872,361	710.9	4,618,791	429.5	3,859,511	-16.
Total Loans of Wholly Owned CUSOs	N/A	N/A		303,645		352,700		388,198	
Total Delinquency of Wholly Owned CUSOs	0	0	N/A	13,969	N/A	35,299	152.7	17,033	-51.
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N//
Outstanding Balance of Brokered CDs and Share									
Certificates Purchased	145,927,182	191,218,162	31.0	200,308,811	4.8	198,441,630	-0.9	167,319,924	-15.
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	16	16		16	0.0			18	
Approved Mortgage Seller	8	9		9	0.0			15	
Borrowing Repurchase Agreements	2	2		2	0.0			0	
Brokered Deposits (all deposits acquired through 3rd party)	1	1	0.0	1	0.0	1		2	
Investment Pilot Program	0		-	0	N/A	0		0	
Investments Not Authorized by FCU Act (SCU only) Deposits and Shares Meeting 703.10(a)	0	0		0	N/A 0.0	0		0	
Brokered Certificates of Deposit (investments)	1	21		2	0.0			30	
Investments Used to Fund Employee Benefit Plans (Book Value)	18 N/A		1.01		0.0				
Investments Used to Fund Employee Benefit Plans (Book Value) Investments Used to Fund Employee Benefit Plans (Market Value)		N/A		N/A		N/A		80,166,047	
% Fair (Market) Value to Book Value of Investments Used to Fund	N/A	N/A		N/A		N/A		80,275,485	
Employee Benefit Plans	N/A	N/A		N/A		N/A		100.14	
Investments Impermissible under NCUA R&R Part 703 Allowed Under							1		
investments impermissible under NOOA roart att 705 Allowed Onder		1	1			1	1	1	1
Section 701.19(c) if directly related to an Employee Benefit Plan									
	N/A	N/A		N/A		N/A		0	

	Supplemental Sha	re Information, Off Ba		heet, & Borrowings					
Return to cover		For Charter :							
03/04/2014		Count of CU :							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group	· All * St	ate – 'MO' * Type Inc	luded: F	ederally insured Sta	te Credit
	Count o	f CU in Peer Group :		Hadon Teer Group			luucu. I		
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	8 % Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	20,909,323	7,683,088	-63.3	703,172		723,779			6 4.2
Accounts Held by Nonmember Government Depositors	521,258		24.2	1,287,186		1,191,037	-7.5		
Employee Benefit Member Shares	12,585,566		9.7	15,387,205		17,069,603			
Employee Benefit Nonmember Shares	0	0	N/A	0		0		. 0	
529 Plan Member Deposits	0		N/A	0		0		0	
Non-dollar Denominated Deposits	0	0	N/A	0		0			
Health Savings Accounts	3,344,169	-1- 7	59.8			10,965,154			
Dollar Amount of Share Certificates >= \$100,000	476,210,480		-7.2		2.5	449,928,330	-0.7		
Dollar Amount of IRA/Keogh >= \$100,000 Dollar Amount of Share Drafts Swept to Regular Shares or	282,953,227	303,433,295	7.2	321,154,647	5.8	328,644,933	2.3	325,083,662	-1.1
Money Market Accounts	135,714	0	-100.0	0	N/A	7,266,969	N/A	3,891,828	-46.4
Business Share Accounts	N/A	N/A		N/A		N/A		187.002.597	
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		N/A		N/A		7,493,413	i l
SAVING MATURITIES									
< 1 year	7,044,643,938	7,368,267,585	4.6	7,706,195,423	4.6	8,158,045,777	5.9	8,456,490,605	5 3.7
1 to 3 years	613,278,393	646,794,591	5.5	697,274,110	7.8	703,575,186	0.9	726,821,430	3.3
> 3 years	285,762,261	355,955,741	24.6			494,472,002	16.7		
Total Shares & Deposits	7,943,684,592	8,371,017,917	5.4	8,827,111,059	5.4	9,356,092,965	6.0	9,654,946,433	3 3.2
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	10		0.0			9	0.0		
Dollar Amount of Shares/Deposits Covered by Additional Insurance	33,831,417	41,739,204	23.4	114,220,446	173.7	44,136,439	-61.4	37,545,760	-14.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		3,808,237	
Member Business Loans NOT Secured by Real Estate	N/A N/A			N/A N/A		N/A N/A			
Nonmember Business Loans NOT Secured by Real Estate	N/A N/A	N/A N/A		N/A N/A		N/A N/A		2,558,769 255,089	
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		55,172	
Total Unfunded Commitments for Business Loans	26,813,050		-31.5		-43.1	8,505,264	-18.7		
Miscellaneous Business Loan Unfunded Commitments (Included In	20,013,030	10,300,330	-31.3	10,400,740	-43.1	0,303,204	-10.7	0,077,207	-21.5
Categories Above)									
Agricultural Related Business Loans	N/A	N/A		N/A		N/A		38,607	·
Construction & Land Development	0	991,939	N/A	1,875,630	89.1	556,238	-70.3	366,156	-34.2
Outstanding Letters of Credit	20,245,721	8,693,179	-57.1	1,058,511	-87.8	80,015	-92.4	0	-100.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	419,487,575		0.8	422,724,272	0.0	409,413,477	-3.1	402,958,036	
Credit Card Line	788,043,198	779,667,644	-1.1	800,406,629		846,690,347	5.8		
Unsecured Share Draft Lines of Credit	127,344,947	130,352,437	2.4	114,585,310		115,553,199			
Overdraft Protection Programs Residential Construction Loans-Excluding Business Purpose	191,893,464 2,941,689	196,658,539 635,443	2.5 -78.4	229,216,412 411,574		239,706,356 1,094,950			
Federally Insured Home Equity Conversion Mortgages (HECM)	2,941,689		-78.4 N/A	411,574		1,094,950			
Proprietary Reverse Mortgage Products	0		N/A	0		0			
Other Unused Commitments	13,330,531	39,737,926	198.1	47,997,334	20.8	53,300,142	11.0		
Total Unfunded Commitments for Non-Business Loans	1,543,041,404		1.7	1,615,341,531	20.0		3.1	1,721,595,341	
Total Unused Commitments	1,569,854,454	1,588,351,230	1.2		2.4	1,674,263,735	3.0		
%(Unused Commitments / Cash & ST Investments)	106.43	114.70	7.8		-2.9	100.18			
Unfunded Commitments Committed by Credit Union	N/A			1,623,429,708		1,673,842,282			
Unfunded Commitments Through Third Party	N/A	N/A		2,372,571		421,453	-82.2		
Loans Transferred with Recourse 1	164,973,233	115,433,908	-30.0	147,841,666	28.1	155,461,938	5.2		
Pending Bond Claims	988,192	170,181	-82.8	271,902	59.8	247,011	-9.2		
Other Contingent Liabilities	571,338	597,917	4.7	591,717	-1.0	698,363	18.0		
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	18	21	16.7	22	4.8	24	9.1	26	8.3
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,623,048,984		-4.3	1,506,357,628	-3.0	1,521,031,448	1.0	1,535,138,979	9 0.9
Total Committed Credit Lines	45,506,132	18,470,000	-59.4	32,157,202	74.1	27,758,001	-13.7	387,062,752	1,294.4
Total Credit Lines at Corporate Credit Unions	502,943,302	326,500,380	-35.1	232,852,502		296,893,503			
Draws Against Lines of Credit	30,652,516	19,261,035	-37.2	11,439,365	-40.6	5,438,248	-52.5	2,917,237	-46.4
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS Line of Credit Outstanding from Corporate Cus	7.150.999	3.039.178	F7 F	3.409.680	40.0	400.040	07.4	0.005.000	2000.0
Term Borrowings Outstanding from Corporate Cus	, ,		-57.5		12.2	438,248		2,025,936	
MISCELLANEOUS BORROWING INFORMATION:	141,467,000	12,000,000	-91.5	7,000,000	-41.7	5,000,000	-28.6	0	-100.0
	600 440 000	600.005.505	~ 1	640 004 000	4.4	700 550 000	44.4	909.178.493	05-
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at	666,440,336	623,965,585	-6.4	649,604,988	4.1	723,556,969	11.4	909,178,493	3 25.7
Lenders Option	92,943,000	101,157,000	8.8	86,000,000	-15.0	53,000,000	-38.4	13,000,000	-75.5
	32,343,000	0	0.0 N/A	00,000,000		33,000,000		13,000,000	
Uninsured Secondary Capital ²								. 0	IN/P
Uninsured Secondary Capital ² # Means the number is too large to display in the cell	0	0		-					
Uninsured Secondary Capital ² # Means the number is too large to display in the cell ¹ Included MBL construction and land development prior to 03/31/09.	0	0							

	Miscella	neous Information, Pr	ograms,	Services					
Return to cover		For Charter :							
03/04/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cro	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
MEMBERSHIP:									
Num Current Members	1,234,734	1,230,680	-0.3	1,250,596	1.6	1,288,149	3.0	1,320,195	2.5
Num Potential Members	25,717,397	27,702,322	7.7	28,494,753	2.9	28,777,162	1.0	30,861,655	7.2
% Current Members to Potential Members	4.80	4.44	-7.5	4.39	-1.2	4.48	2.0	4.28	-4.4
* % Membership Growth	2.33	-0.33	-114.1	1.62	592.9	3.00	85.6	2.49	-17.2
Total Num Savings Accts	2,223,637	2,267,742	2.0	2,338,371	3.1	2,397,741	2.5	2,460,212	2.6
EMPLOYEES:									
Num Full-Time Employees	3,017	3,071	1.8	3,142	2.3	3,289	4.7	3,369	2.4
Num Part-Time Employees	411	422	2.7	410		419			2.9
BRANCHES:									
Num of CU Branches	323	322	-0.3	326	1.2	308	-5.5	316	2.6
Num of CUs Reporting Shared Branches	26	27	3.8	28		29	3.6		6.9
Plan to add new branches or expand existing facilities	20		5.8 N/A		1,000.0	13			
MISCELLANEOUS LOAN INFORMATION:	0	1	IN/A	11	1,000.0	13	10.2	13	0.0
**Total Amount of Loans Granted YTD	2,879,991,555	2 760 640 740	A 4	2 000 457 407	2.4	2 505 505 470	26.0	2 547 640 050	-1.9
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date	2,019,991,000	2,760,548,712	-4.1	2,828,157,187	2.4	3,585,595,476	26.8	3,517,649,056	-1.9
(FCUs Only)	N/A	0		0	N/A	0	N/A	0	N/A
	11/A	0	1	0	19/7	0	1.VA	0	17/1
(Credit Programs):									
Business Loans	22	22	0.0	22	0.0	32	45.5	29	-9.4
Credit Builder	15	15		17		19			
Debt Cancellation/Suspension	5			6		6			
Direct Financing Leases	1	1	0.0	1		0			
Indirect Business Loans	6			7		9			
Indirect Consumer Loans	29	31	6.9	30	-	34		35	
Indirect Mortgage Loans	7	9		9		10		9	
Interest Only or Payment Option 1st Mortgage Loans	5			5		7			
Micro Business Loans	5			5 10		/ 10			
		11	0.0		-				
Micro Consumer Loans	11	11	0.0	13		13	0.0		
Overdraft Lines of Credit	58	64		66		64	-3.0		
Overdraft Protection	52	57	9.6	58		61	5.2		
Participation Loans	27	30	11.1	32		38			
Pay Day Loans	10	12	20.0	13		15			
Real Estate Loans	70	76		75		84	12.0		
Refund Anticipation Loans	2	2		2		2			
Risk Based Loans	64	70	9.4	73	4.3	75	2.7	81	8.0
Share Secured Credit Cards	23	24	4.3	26	8.3	27	3.8	31	14.8
Short-Term, Small Amount Loans (STS)	N/A	0		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									L
ATM/Debit Card Program	81	89		91		88	-3.3	88	
Business Share Accounts	35	38	8.6	38	0.0	41	7.9	43	
Check Cashing	60	64	6.7	64	0.0	62	-3.1	62	0.0
First Time Homebuyer Program	9	9	0.0	11	22.2	12	9.1	13	8.3
Health Savings Accounts	8	10	25.0	10	0.0	11	10.0	11	0.0
Individual Development Accounts	2	2		2		2		2	0.0
In-School Branches	1	2		2		2			-50.0
Insurance/Investment Sales	28	30		30		33			
International Remittances	11	11	0.0	12		12			
Low Cost Wire Transfers	62	70		71	-	83			
**Number of International Remittances Originated YTD	N/A	N/A		N/A		N/A		1,975	
MERGERS/ACQUISITIONS:	IN/A	IN/A	1	IN/A		IN/A		1,975	<u> </u>
Completed Merger/Acquisition Qualifying for									+
Business Combo Acctra (FAS 141R)	4	2	-50.0	2	0.0	4	100.0	4	0.0
Adjusted Retained Earnings Obtained through				-	2.0	•			
Business Combinations	2,874,594	2,741,933	-4.6	2,741,933	0.0	240,651	-91.2	305,438	26.9
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts			1						
on Fixed Assets (not discounted to PV)	21,481,513	22,711,522	5.7	22,307,173	-1.8	19,282,776	-13.6	26,319,727	36.5
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (o	r no annualizing)								
** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell							İ	17.MiscInfoAnd	dServices
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	Inform	nation System	s & Tech	nology					T
Return to cover		For Charter :							
03/04/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer	Group: A	All * State = 'N	10' * Type	e Included: Fe	derally
	Count of CU in	Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
									<u> </u>
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1					1		1	
Vendor Supplied In-House System	74				-6.8	66		64	
Vendor On-Line Service Bureau	45				8.9	47		49	
CU Developed In-House System	1	1	0.0		0.0	0		0	
Other	5	5	0.0	4	-20.0	4	0.0	4	0.0
									<u> </u>
Electronic Financial Services									<u> </u>
Home Banking Via Internet Website	86				2.3	88		89	
Audio Response/Phone Based	73				0.0	71		70	
Automatic Teller Machine (ATM)	82				0.0	85		85	
Kiosk	6				0.0	6		7	
Mobile Banking	7				33.3	29		38	
Other	4	4	0.0	4	0.0	2	-50.0	3	50.0
Services Offered Electronically									
Member Application	33				5.9	40		39	-
New Loan	44	45	2.3		-2.2	46	-	48	-
Account Balance Inquiry	89	89	0.0	90	1.1	90	0.0	91	1.1
Share Draft Orders	61	63	3.3	63	0.0	63	0.0	65	5 3.2
New Share Account	21	21	0.0	21	0.0	23	9.5	24	4.3
Loan Payments	82	84	2.4	85	1.2	82	-3.5	83	3 1.2
Account Aggregation	11	12	9.1	12	0.0	13	8.3	15	5 15.4
Internet Access Services	24	23	-4.2	25	8.7	26	4.0	28	3 7.7
e-Statements	71	73	2.8	74	1.4	77	4.1	80	3.9
External Account Transfers	14	15	7.1	18	20.0	22	22.2	26	6 18.2
View Account History	91	91	0.0	92	1.1	91	-1.1	91	0.0
Merchandise Purchase	5	5	0.0	5	0.0	5	0.0	5	i 0.0
Merchant Processing Services	4	4	0.0	5	25.0	6	20.0	6	6 0.0
Remote Deposit Capture	2	5	150.0	6	20.0	10	66.7	14	40.0
Share Account Transfers	86	86	0.0	89	3.5	88	-1.1	89	1.1
Bill Payment	61	64	4.9	67	4.7	68	1.5	71	4.4
Download Account History	74	76	2.7	77	1.3	75	-2.6	77	2.7
Electronic Cash	5			5	0.0	4		5	25.0
Electronic Signature Authentication/Certification	2					3		6	
Mobile Payments	N/A			N/A		N/A		7	
Type of World Wide Website Address									
Informational	13	12	-7.7	11	-8.3	11	0.0	11	0.0
Interactive	8				0.0	3		2	
Transactional	79	-		-	3.8	86		88	
Number of Members That Use Transactional Website	356,542				6.7	479,889		532,112	
No Website, But Planning to Add in the Future	1		0.0	,		0		002,112	
Type of Website Planned for Future		1	0.0	0	100.0	0	11/1	0	11/7
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0			0		0		0	
Transactional	1		0.0			0		0	
Miscellaneous		1	0.0	0	-100.0	0	IN/A	0	IN/P
Internet Access	119	119	0.0	118	-0.8	112	-5.1	114	1.8
internet needed	119	119	0.0	110	-0.0	112	-0.1	114	1.0
									18.IS&1

Return to cover

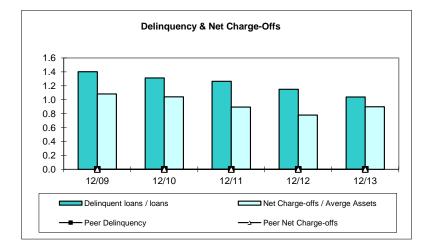
03/04/2014 CU Name: N/A Peer Group: N/A

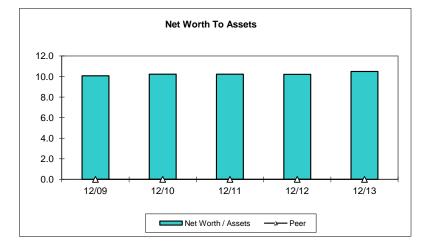
Graphs 1 For Charter : N/A

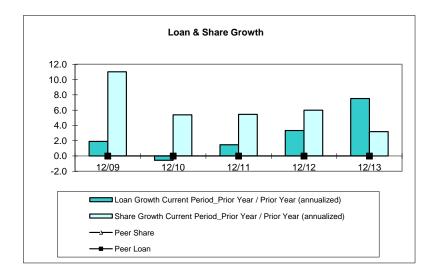
Count of CU : 118

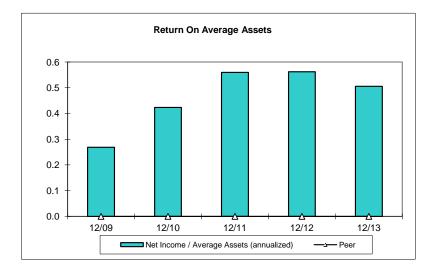
Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Count of CU in Peer Group : N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

